S4325-1-D

ANNUAL REPORT

OF THE

DEPARTMENT OF BANKING AND CONSUMER FINANCE

STATE OF MISSISSIPPI

304 Walter Sillers State Office Building
550 High Street
P.O. Drawer 23729
Jackson, Mississippi 39225-3729

Telephones: (601) 359-1031
WATS 1-800-844-2499 (Incoming USA)
FAX (601) 359-3557

January 1, 1993 through December 31, 1993

JOSEPH H. NEELY, COMMISSIONER

54325-1-U

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JOSEPH H. NEELY, COMMISSIONER

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DEPARTMENT OF BANKING AND CONSUMER FINANCE
STATE OF MISSISSIPPI
304 WALTER SILLERS STATE OFFICE BUILDING
550 HIGH STREET
JACKSON, MISSISSIPPI 39202

MAILING ADDRESS
POST OFFICE DRAWER 23729
JACKSON, MISSISSIPPI 39225-3729

TELEPHONE: (601) 359-1031
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WATS: 1-800-844-7499 (incoming USA)

To the Honorable Senate and House of Representatives
State of Mississippi

In compliance with Section 81-1-113, Mississippi Code of 1972, Annotated, I submit for your consideration and information the report of the Department of Banking and Consumer Finance reflecting operations of the Department for the calendar year 1993.

As of December 31, 1993, total assets of the 91 state-chartered banks were $13.011 billion. This compares with $12.112 billion in total state-chartered banking assets at year-end 1992 for an increase of over 7%. This represented the largest percentage increase in state-chartered banking assets since 1986.

Currently, Mississippi is basking in the spotlight as the employment growth leader in the Southeast. This economic expansion is evident in the financial condition and performance of the state banking industry. 1993 earnings were 20% above the record levels of 1992. Safety and soundness criteria for Mississippi banks continued to be the highest in the region. As a result, I am both pleased and proud to report that Mississippi banks are at the forefront of our nation's banking industry in terms of performance and stability. Our banks are poised to adequately respond to the demands for financial services and resources which arise from continued economic growth.

This office was pleased to announce the signing of a cooperative examination agreement with the Federal Deposit Insurance Corporation which was fully implemented during 1993. The intent of this office was to reach an accord with our federal counterpart which would alleviate the unnecessary repetitive examination of healthy, well-managed institutions. This objective has been accomplished with no sacrifice of regulatory oversight or protection and truly represents a "win-win" result for both the institution and the depositor.

The Credit Union division of this department supervised and examined 45 state-chartered credit unions at year-end 1993 with total assets of approximately $300 million. Our administrative and field staff continues to work closely and communicate regularly with the National Credit Union Administration to jointly promote and insure the future health and stability of this industry for the benefit of its membership.

The Consumer Loan Division of this department supervised and examined 694 consumer finance licensees, 257 motor vehicle finance licensees, 24 premium finance licensees, and 23 licensees engaged in the sale of checks or exchange. As a result of the passage of the Mississippi Pawnshop Act during the 1993 Legislative session, this division also assumed responsibility for the licensing and supervision of all pawnbroker operations throughout the state. This division works closely with the individual members of the consumer finance industry to insure that the rights and interests of consumers are observed and protected in all transactions.

In summary, this department is committed to providing cooperative assistance to any individual, institution, industry, or other regulatory agency within the scope of our responsibilities. Our staff is fully aware that courteous professionalism is not a goal, but the minimum acceptable standard of performance in this administration. I commend each of them to you and am personally proud to be associated with them. They are a credit to this department and to the State of Mississippi.

Respectfully submitted,

Joseph H. Neely
Commissioner

ROSTER OF COMMISSIONERS

Banking Department

J. S. Love*	January 1, 1923 to December 31, 1934

Department of Bank Supervision

Marion D. Brett*	December 31, 1934 to December 31, 1936
J. C. Fair*	January 1, 1937 to December 31, 1940
Sidney L. McLaurin*	January 1, 1941 to May 26, 1942
Joe W. Latham*	May 27, 1942 to September 27, 1947 (Re-appointed January 1, 1945) (Resigned September 27, 1947)
C. T. Johnson*	September 27, 1947 to January 31, 1955 (Re-appointed January 1, 1949) (Re-appointed January 1, 1953) (Resigned January 31, 1955
Joe W. Latham*	January 31, 1955 to February 4, 1957 (Re-appointed January 1, 1957) (Resigned February 4, 1957)
W. P. McMullan, Jr.	February 4, 1957 to January 5, 1960 (Resigned January 5, 1960)
Robert D. Morrow*	January 5, 1960 to December 30, 1960 (Resigned December 30, 1960)
Llewellyn Brown*	December 30, 1960 to January 19, 1966 (Re-appointed January 1, 1965)
O. B. Bowen, Jr.	March 9, 1966 to February 14, 1968 (Resigned February 14, 1968)
Horace Steele*	February 14, 1968 to January 2, 1973 (Re-appointed January 1, 1969)
James H. Means	January 2, 1973 to March 20, 1980

Department of Banking and Consumer Finance

Frank C. Allen	March 21, 1980 to July 10, 1980
Alanson V. Turnbough	(Acting Commissioner) July 11, 1980 to December 14, 1980
Glenn Smith*	December 15, 1980 to March 21, 1984
Jean S. Porter*	March 22, 1984 to April 30, 1988
Alanson V. Turnbough	(Acting Commissioner) May 1, 1988 to July 17, 1988
Thomas L. Wright	July 18, 1988 to March 31, 1992
Joseph H. Neely	April 1, 1992

*Deceased

STATE BOARD OF BANKING REVIEW

James M. Biglane	Natchez	March 24, 1994
Stephen C. Davenport	Madison	March 24, 1998
Bobby P. Martin	Ripley	March 24, 1995
Dalton McGuire, Sr.	Gulfport	March 24, 1997
Bill J. Roberson	Hernando	March 24, 1996

DEPARTMENT OF BANKING AND CONSUMER FINANCE

Joseph H. Neely	Vicksburg	Commissioner
Alanson V. Turnbough	Jackson	Deputy Commissioner
Helen B. Napier	Jackson	Administrative Supervising Examiner
Grace J. Ray	Jackson	Administrative Secretary - Confidential
Charlotte M. Luckey	Magee	Administrative Assistant
N. Rosina Echols	Jackson	Administrative Assistant

EXAMINERS — BANKING

John S. Allison	Jackson	Chief Examiner
Ronald L. Bailey	Kosciusko	Bank Examiner III
Ronald W. Bond	Clinton	Bank Examiner III
Stanley W. Cunningham	Louisville	Bank Examiner III
Newton E. Ford	Brandon	Field Supervising Examiner
Bobbie L. Hillman	Jackson	Bank Examiner II
James S. Hubbard	Jackson	Bank Examiner I
John R. Jackson	Jackson	Field Supervising Examiner
Karmalea B. Leavell	Madison	Bank Examiner II
Paul T. Lion	Jackson	Bank Examiner I
John J. Miller	Jackson	Bank Examiner II
Charlotte A. Nicholson	Ridgeland	Bank Examiner III
F. Lorann Paige	Bay Springs	Bank Examiner Trainee
Jerry W. Ray	Louisville	Field Supervising Examiner
Stephen N. Shelton	Byhalia	Bank Examiner I
Traci R. Tew	Vicksburg	Bank Examiner I

EXAMINERS - CONSUMER FINANCE

Billy M. Tannehill	Jackson	Field Supervising Examiner
Hayward L. Harmon	Batesville	Small Loan Examiner III
James D. Pardue, Sr.	Pearl	Small Loan Examiner II
Ennis M. Pender, Jr.	Yazoo City	Small Loan Examiner II
Clark Simmons, Jr.	McComb	Small Loan Examiner III

EXAMINERS - CREDIT UNIONS

Terry E. Dodgen	Brandon	Credit Union Examiner III
James R. Harrison	Columbus	Credit Union Examiner III

STATUTORY AUTHORITIES

Mississippi Code of 1972

Banks	Sections 81-1-1, et seq.
Check Sales Act	Sections 75-15-1, et seq.
Consumer Loan Broker Act	Sections 81-19-1, et seq.
Credit Unions	Sections 81-13-1, et seq.
Insurance Premium Finance Companies	Sections 81-21-1, et seq.
Lenders Licensed under the Small Loan Regulatory and Small Loan Privilege Tax Acts	Sections 75-67-101, et seq. Sections 75-67-201, et seq.
Motor Vehicle Finance Act	Sections 61-19-1 et seq.
Pawnbrokers	Sections 75-67-1, et seq.
Trust Companies	Sections 81-3-3, et seq.

BANK SECURITIES CORPORATIONS

(Section 81-5-29, Mississippi Code of 1972)

Gulfport	Hancock Bank Securities Corporation (Chartered December 17, 1936)
Kosciusko	Merchants and Farmers Bank Securities Corporation (Chartered July 29, 1991)
Mantee	Mantee Bank Securities Corporation (Chartered July 11, 1984)
Newton	Newton County Bank Securities Corporation (Chartered January 28, 1936)
Tupelo	Tupelo Bank Securities Corporation (Chartered February 14, 1936) (Inactive)

BANKING FACILITIES

December 31, 1993

	State	National	Total
Banks	91	27	118
Branch Banks	533	330	863
Electronic Terminals (Off Premises)	87	51	138
	711	408	1,119
Electronic Terminals (On Premises)	198	72	270

Fund 3511
SEMINARS / CONFERENCES / CONVENTIONS / SCHOOLS

	REGISTRATION	TRAVEL
MBA Convention,		
Panama City, Florida		
J. H. Neely		770.10
Jerry W. Ray	367.50	874.63
Ronald W. Bond	367.50	886.21
J. R. Jackson	367.50	960.53
Ronald L. Bailey	367.50	900.02
MBA Annual CEO Meeting,		
Washington, D.C.		
J. H. Neely		1,323.25
FDIC Meeting,		
Memphis, Tennessee		
J. H. Neely, John Allison, Newton Ford		776.90
CSBS Deputy Commissioner Conference,		
Miami, Florida		
Alan Turnbough	525.00	912.93
ABA Conference,		
San Diego, California		
Alan Turnbough	965.00	1,342.93
John S. Allison	965.00	1,655.77
CSBS Credit Evaluation School,		
Atlanta, Georgia		
Paul T. Lion	465.00	1,542.31
J. Samuel Hubbard	465.00	1,530.11
S. Nick Shelton	465.00	1,612.05
Traci Tew	465.00	1,605.41
Federal Reserve School,		
Washington, D.C.		
Ronald L. Bailey		410.00
Federal Reserve Meeting,		
Atlanta, Georgia		
J. H. Neely		798.38
John Allison		738.94
CSBS Senior Bank Examiner Seminar,		
Norman, Oklahoma		
J. R. Jackson	1,040.00	814.58
LSU Asset/Liability Seminar,		
Baton Rouge, Louisiana		
J. R. Jackson	585.00	221.68
Jerry W. Ray	585.00	245.22
Newton Ford	585.00	235.59
Ronald W. Bond	585.00	171.00
John S. Allison	585.00	221.68
Ronald L. Bailey	585.00	271.84

	REGISTRATION	TRAVEL
CSBS Training Conference,		
Albuquerque, New Mexico		
John S. Allison	395.00	907.60
CSBS Automation Seminar,		
Costa Mesa, California		
John S. Allison	625.00	646.00
Terry Dodgen	625.00	705.32
LSU Financial Statement/Cash Flow Seminar,		
Baton Rouge, Louisiana		
Jerry W. Ray	675.00	280.17
Newton E. Ford	675.00	282.90
Ronald W. Bond	675.00	163.00
J. R. Jackson	675.00	271.70
FRB-Conducting Meetings with Management,		
Dallas, Texas		
Robert S. Moore		1,038.50
S. W. Cunningham		1,276.05
NASCUS-NCUA,		
Dana Point, California		
Terry Dodgen		25.58
LSU Graduate School of Banking,		
Baton Rouge, Louisiana		
Bobbie Hillman	1,820.00	70.80
Karmalea B. Leavell	3,400.00	106.40
John J. Miller		96.80
FRB - Conducting Meetings with Management,		
St. Louis, Missouri		
Bobbie Hillman		857.99
Charlotte Nicholson		1,037.35
John J. Miller		1,037.35
CSBS Trust Seminar,		
Nashville, Tennessee		
Charlotte Nicholson	385.00	612.24
John S. Allison	385.00	438.24
CSBS Legal Seminar,		
Washington, D.C.		
Geoffrey Morgan, Staff Counsel	75.00	841.25
FDIC Meeting,		
Atlanta, Georgia		
J. H. Neely		386.00
Independent Bankers Association Convention,		
San Diego, California		
J. H. Neely		1,373.43

	REGISTRATION	TRAVEL
CSBS Annual Convention, New Orleans, Louisiana		
J. H. Neely	550.00	831.40
John Allison	625.00	590.45
FDIC Meeting, Memphis, Tennessee		
J. H. Neely and Geoffrey Morgan, Staff Counsel		746.35
Federal Reserve Trust Conference, Washington, D.C.		
Charlotte Nicholson	350.00	
MBA Funds Management Conference, Jackson, Mississippi		
J. H. Neely	100.00	
John Allison	100.00	
MCUS Annual Convention, Biloxi, Mississippi		
Terry Dodgen	250.00	
Mississippi Young Bankers Association, Biloxi, Mississippi		
Paul Lion	240.00	
Traci Tew	140.00	
Charlotte Nicholson	240.00	
John J. Miller	240.00	
J. Samuel Hubbard	140.00	
Karmalea Leavell	75.00	
COBRA Workshop, Jackson, Mississippi		
Charlotte Luckey	50.00	
TOTAL REGISTRATION	23,845.00	
Intro to Lotus		
Charlotte Luckey	219.95	
J. R. Harrison	219.95	
J. R. Jackson	194.95	
Ronald W. Bond	194.95	
Stanley W. Cunningham	194.95	
Terry Dodgen	219.95	
Advanced Lotus		
J. R. Harrison	190.00	
Terry Dodgen	190.00	
Intro to Wordperfect		
J. R. Harrison	217.95	
Terry Dodgen	217.95	
Advanced Wordperfect		
J. R. Harrison	190.00	
Terry Dodgen	190.00	
TOTAL IS TRAINING/EDUCATION	2,440.60	
TOTALS	26,285.60	35,507.53

Fund 3511
TRAVEL

	IN-STATE	OUT-OF-STATE
John A. Allison	$ 10,979.58	$ 5,198.68
Ronald L. Bailey	15,384.21	1,581.86
James M. Biglane	124.80	
Ronald W. Bond	10,476.42	1,220.81
S. W. Cunningham	14,275.97	1,276.05
Steve Davenport	16.00	
Terry Dodgen	14,484.72	730.90
Newton E. Ford	15,410.33	518.49
Joseph H. Neely	2,821.79	5,544.63
J. R. Harrison	15,175.35	
Bobbie Hillman	7,215.35	928.79
J. Samuel Hubbard	14,044.01	1,530.11
John J. Miller	11,606.40	1,134.15
J. R. Jackson	10,065.30	2,268.49
Karmalea B. Leavell	11,042.85	106.40
Kenneth Leavell	3,420.93	
Paul Lion	11,723.34	1,542.31
Dalton McGuire	66.80	
Robert S. Moore	15,860.58	1,038.50
Geoffrey Morgan		841.22
Charlotte Nicholson	8,760.30	1,649.59
Bobby P. Martin	228.00	
F. Lorann Paige	7,419.55	
Jerry W. Ray	14,451.19	1,400.02
Bill Roberson	230.00	
Stephen N. Shelton	16,424.07	1,612.01
W. E. Stone	187.58	
Traci Tew	13,585.65	1,605.41
Alanson V. Turnbough	66.37	2,255.86
State Aircraft:		
Pawnbroker Seminar, Gulfport	548.40	
Meetings with FDIC, Memphis		1,523.25
	$ 246,095.79	$ 35,507.53

Fund 3510
SEMINARS / CONFERENCES / CONVENTIONS / SCHOOLS

	REGISTRATION	TRAVEL
NACCA School, Cincinnati, Ohio		
J. Daniel Pardue		$1,053.02
Ennis M. Pender		781.30
Helen Napier		729.60
Billy M. Tannehill		746.90
Examination, Out-of-State		
Clark Simmons		273.36
J. Daniel Pardue		312.96
MCFA Convention, Perdido Beach, Alabama		
Hayward Harmon	$ 320.00	502.81
Helen Napier	320.00	569.64
J. Daniel Pardue	320.00	608.18
Ennis M. Pender	320.00	837.29
Clark Simmons	320.00	637.84
Billy M. Tannehill	320.00	559.94
Joseph H. Neely	320.00	851.57
NACCA/AFSA Convention, Boston, Massachusetts		
Helen Napier	30.00	890.91
TOTALS	$ 2,270.00	$9,355.32

Fund 3510
TRAVEL

	IN-STATE	OUT-OF-STATE
N. Rosina Echols	$ 37.80	
Hayward Harmon	11,772.16	$ 502.81
Helen Napier		2,190.15
J. H. Neely		851.57
J. Daniel Pardue	9,441.23	1,974.16
Ennis M. Pender	12,173.35	1,618.59
Clark Simmons	13,895.60	911.20
Billy M. Tannehill	6,976.23	1,306.84
State Aircraft -- Pawnbroker Seminar, Batesville, Greenwood	490.59	
TOTALS	$ 54,786.57	$ 9,355.32

FUND 3511
January 1, 1993 to December 31, 1993

BALANCE, STATE TREASURER - JANUARY 1, 1993				**$510,904.50**
INCOME:				
ATM Fees	7,700.00			
Bank Conversion Fees	2,875.00			
Bank Assessment, 1993	1,222,689.20			
Bank Charter Fees	1,500.00			
Bank Merger Fees	500.00			
Branch Applications	13,500.00			
Credit Union Assessments, 1992	3,488.00			
Credit Union Assessments, 1993	133,273.00			
Miscellaneous	664.89			
Reimbursement, Training School	250.00			
Cancelled Checks	8.35			
Refunds on Revenue Accounts	(340.00)			
TOTAL REVENUE				1,386,109.44
				1,897,012.94
DISBURSEMENTS:				
Salaries	747,527.47			
Per Diem (Banking Board)	800.00			
Personal Leave, Termination	10,205.10			
Cafe Plan Salary Reduction	18,538.73			
Employers Retirement, Matching	75,686.48			
FICA Matching	57,966.36			
Worker's Compensation	2,766.90			
Group Health Insurance Contribution	36,672.00			
Group Life Insurance Contribution	1,336.71			
Unemployment Insurance Tax	1,560.00			
Cafe Plan, Administration Fee	830.00			
			953,889.75	
In-State Travel				
Subsistence, Meals	50,856.13			
Subsistence, Lodging	89,547.08			
Travel, Private Vehicle	96,602.73			
Travel, State Owned Vehicle	548.40			
Other Costs	8,541.45			
		246,095.79		
Out-of-State Travel				
Subsistence, Meals	7,003.70			
Subsistence, Lodging	12,829.63			
Travel, Private Vehicle	3,398.00			
Travel, Auto Rental	295.24			
Travel, Public Carrier	7,654.00			
Travel, State Owned Vehicle	1,523.25			
Other Costs	2,803.71			
		35,507.53		
			281,603.32	
Tuition	7,080.00			
Employee Training	16,515.00			
			23,595.00	

Postage	4,000.00	
Telephone, Other Vendor	1,794.00	
Telephone, Monthly, CDPA	916.00	
Telephone, Long Distance	998.93	
Telephone, Long Distance, CDPA	3,147.81	
		10,856.74
Transport of goods	67.05	
Advertising/Public Information	321.36	
		388.41
Rental of Office Equipment	7,300.19	
Rental, Office	13,789.50	
Rental, Exhibit Display	160.00	
		21,249.69
Repairs to Building	3,755.00	
Repairs, Office Equipment	909.00	
		4,664.00
SAAS Production Charges	690.71	
Department of Audit Fees	2,432.13	
Professional Fees, Legal	3,761.50	
State Personnel Board Fees	2,400.00	
Personnel Services Contracts	452.29	
Court Costs/Reporters	493.10	
CDPA Fees, DP Procurement	2,067.00	
CDPA Fees, Procurement Service	21.00	
Temporary Employment Fees	96.00	
Other Fees and Services	6,263.83	
		18,677.56
Liability Insurance Pool	5,945.09	
Insurance & Fidelity Bonds	100.00	
Membership Dues	10,500.19	
Subscriptions, Trade	1,475.00	
		18,020.28
Install Information Systems Hardware	86.00	
IS Training/Education	2,440.60	
Micro Computer Software	9,131.79	
Rental IS Equipment	530.00	
Rental Mobile Usage	563.37	
Maintenance/Repair	43.00	
		12,794.76
Telephone Repair Service	1,239.79	
Maintenance/IS Equipment	450.00	
Telephone System Maintenance	412.50	
Equipment Contract, Fax	250.00	
Maintenance, Software	337.50	
		2,689.79
Printing, Binding, Padding	7,610.02	
Duplication & Reproduction	900.00	
Office Supplies	2,620.98	
Paper Supplies	1,533.67	
Maps, Manuals, Books	3,371.79	
Office Equipment, Other	783.95	
Hardware, Plumbing, Electricity	9.59	
		16,830.00

Drapes, Carpet	1,530.00		
Other Supplies	208.80		
		1,738.80	
Office Machines, Furniture	3,776.90		
Midrange Systems Equipment	4,810.00		
PC Systems Equipment	25,534.00		
Other Equipment	145.00		
		34,265.90	
TOTAL EXPENDITURES			(1,401,264.00)
BALANCE STATE TREASURER - DECEMBER 31, 1993			**$ 495,748.94**

PARTICIPATION BY EXAMINERS IN EXAMINATIONS

	Examinations
Banking Division	
Allison, John S.	33
Bailey, Ronald L.	30
Bond, Ronald W.	37
Cunningham, Stanley, W.	36
Ford, Newton E.	37
Hillman, Bobbie L.	33
Hubbard, James S.	37
Jackson, John R.	28
Leavell, Karmalea B.	37
Lion, Paul T.	34
Miller, John J.	36
Moore, Robert S.	37
Nicholson, Charlotte A.	33
Paige, F. Lorann	19
Ray, Jerry W.	30
Shelton, Stephen N.	35
Tew, Traci R.	37
Credit Union Division	
Dodgen, Terry	33
Harrison, J. R.	30
Consumer Finance Division	
Harmon, Hayward	213
Pardue, J. Daniel	156
Pender, Ennis M.	184
Simmons, Clark	179
Tannehill, Billy M.	156

STATE AND NATIONAL BANKS
REPORT OF CONDITION
DECEMBER 31, 1993

(DOLLAR AMOUNTS IN THOUSANDS)

	State	National	Total
NUMBER OF BANKS	91	27	118
NUMBER OF BRANCHES	620	381	1001
ASSETS			
Cash and Balance due from Depository Institutions			
a. Noninterest-bearing Balances and Currency and Coin	611,932	615,554	1,227,486
b. Interest-bearing Balances	20,112	83,192	103,304
Securities	4,214,807	4,371,828	8,586,635
Federal Funds Sold and Securities Purchased under Agreements to Resell			
a. Federal Funds Sold	364,240	251,250	615,490
b. Securities Purchased under Agreements to Resell	0	12,140	12,140
Loans and Lease Financing Receivables			
a. Loans and Leases, Net of Unearned Income	7,434,689	5,730,175	13,164,864
b. LESS: Allowance for Loan and Lease Losses	136,842	129,161	266,003
c. LESS: Allocated Transfer Risk Reserve	0	0	0
d. Loans and Leases, Net of Unearned Income, Allowance and Reserve			
Assets Held in Trading Accounts	2,970	2,819	5,789
Premises and Fixed Assets (including Capitalized Leases)	246,198	189,826	436,024
Other Real Estate Owned	25,506	17,547	43,053
Investments in Unconsolidated Subsidiaries and Associated Companies	5,161	0	5,161
Customers' Liability to this Bank on Acceptances Outstanding	0	0	0
Intangible Assets	21,867	51,519	73,386
Other Assets	199,871	212,855	412,726
TOTAL ASSETS	13,010,511	11,409,544	24,420,055
a. Losses Deferred Pursuant to 12 U.S.C. 1823(j)	0	0	0
b. Total Assets and Losses Deferred Pursuant to 12 U.S.C. 1823(j)	13,010,511	11,140,954	24,420,055
LIABILITIES			
Deposits			
a. In Domestic Offices			
(1) Noninterest-bearing	1,809,393	1,756,143	3,565,536
(2) Interest-bearing	9,648,840	7,279,149	16,927,989
b. In Foreign Offices, Edge and Agreement Subsidiaries, and IBF's			
(1) Noninterest-bearing			
(2) Interest-bearing			
Federal Funds Purchased and Securities Sold Under Agreements to Repurchase			
a. Federal Funds Purchased	68,910	800,234	869,144
b. Securities Sold Under Agreement to Repurchase	105,509	456,166	561,675
Demand Notes Issued to the U.S. Treasury	29,690	10,113	39,803
Other Borrowed Money	72,823	66,476	139,299
Mortgage Indebtedness and Obligations Under Capitalized Leases	4,312	761	5,073
Banks Liability on Acceptances Executed and Outstanding	0	0	0
Notes and Debentures Subordinated to Deposits	2,280	0	2,280
Other Liabilities	93,937	84,086	178,023
TOTAL LIABILITIES	11,835,694	10,453,128	22,288,822
Limited-Life Preferred Stock	0	0	0
EQUITY CAPITAL			
Perpetual Preferred Stock	1,850	0	1,850
Common Stock	74,804	55,148	129,952
Surplus	952,191	587,674	1,539,865
Undivided Profits and Capital Reserves	145,572	313,890	459,462
LESS: Net Unrealized Loss on Marketable Equity Securities	(400)	296	(104)
Cummulative Foreign Currency Translation Adjustments			
TOTAL EQUITY CAPITAL	1,174,817	956,416	2,131,233
a. Losses Deferred Pursuant to 12 U.S.C. 1823(j)	0	0	0
b. Total Equity Capital and Losses Deferred Pursuant to 12 U.S.C. 1823(j)	1,174,817	956,416	2,131,233
TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, EQUITY CAPITAL AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(j)	13,010,511	11,140,954	24,420,055

TOTAL ASSETS OF INDIVIDUAL STATE BANKS INCLUDING BRANCHES

DECEMBER 31, 1993

(DOLLAR AMOUNTS IN THOUSANDS)

Amory	Security Bank of Amory	131,012
Anguilla	Bank of Anguilla	57,016
Baldwyn	Farmers and Merchants Bank	62,847
Batesville	First Security Bank	122,647
Bay St. Louis	Merchants Bank & Trust Company	182,116
Bay Springs	Jasper County Bank	75,008
Belzoni	Citizens Bank & Trust Company	210,384
Belzoni	Guaranty Bank and Trust Company	94,352
Benoit	Bank of Benoit	9,632
Biloxi	Jefferson Bank	43,008
Biloxi	The Peoples Bank	369,912
Brookhaven	State Bank & Trust Company	92,470
Bruce	Farmers and Merchants Bank	30,028
Byhalia	Citizens Bank	35,469
Carthage	The Carthage Bank	99,612
Charleston	Tallahatchie County Bank	26,737
Clarksdale	United Southern Bank	328,735
Cleveland	The Cleveland State Bank	126,549
Cleveland	Covington County Bank	32,417
Columbia	The Citizens Bank	128,376
Crystal Springs	Bank of the South	14,135
DeKalb	Commercial Bank of DeKalb	48,245
Drew	Delta Bank & Trust	10,392
Duck Hill	Duck Hill Bank	17,994
Edwards	The Bank of Edwards	15,762
Ellisville	Merchants and Manufacturers Bank of Ellisville	113,245
Falkner	The Bank of Falkner	44,531
Fayette	The Jefferson County Bank	9,349
Forest	The Bank of Forest	93,154
Forest	Farmers and Merchants Bank	104,982
Greenwood	Bank of Commerce	103,773
Grenada	Sunburst Bank	1,955,329
Gulfport	Hancock Bank	1,295,039
Hollandale	Bank of Hollandale	58,266
Holly Springs	Bank of Holly Springs	67,222
Holly Springs	First State Bank	71,360
Holly Springs	Merchants & Farmers Bank of Holly Springs	32,015
Indianola	Peoples Bank of Mississippi	92,082
Indianola	Planters Bank and Trust Company	159,129
Iuka	Iuka Guaranty Bank	109,992
Jackson	First American Bank	11,830
Kilmichael	Bank of Kilmichael	29,285
Kosciusko	Merchants and Farmers Bank	373,371
Lexington	Holmes County Bank & Trust Company	55,401
Louisville	Citizens Bank & Trust Company	57,027
Lucedale	Bank of Lucedale	79,710
Macon	The Merchants & Farmers Bank	86,854
Magee	Citizens State Bank	76,346
Mantee	OmniBank	88,480
Marks	Citizens Bank & Trust Compan of Marks	78,193
McComb	First Bank	138,352

Meadville	Bank of Franklin	71,399
Mendenhall	Peoples Bank	87,418
Morton	Bank of Morton	40,065
Morton	Citizens Bank and Trust Company	57,245
Natchez	United Mississippi Bank	81,025
New Albany	Bank of New Albany	174,878
New Augusta	Perry County Bank	29,579
Newton	Newton County Bank	104,373
North Carrollton	Peoples Bank & Trust Company	20,116
Okolona	The Bank of Okolona	37,070
Pascagoula	Merchants & Marine Bank	167,780
Philadelphia	The Citizens Bank of Philadelphia	183,361
Port Gibson	The Mississippi Southern Bank	26,637
Port Gibson	Port Gibson Bank	54,241
Purvis	The Lamar Bank	139,673
Quitman	Southeast Mississippi Bank	121,864
Raleigh	The Bank of Raleigh	34,546
Raymond	Merchants and Planters Bank	32,461
Richton	Richton Bank and Trust Company	41,612
Ripley	The Peoples Bank	178,198
Ruleville	Bank of Ruleville	17,384
Sardis	Bank of Sardis	29,906
Senatobia	Peoples Bank of Senatobia	86,639
Senatobia	Senatobia Bank	94,085
Shelby	The Bank of Bolivar County	13,093
Taylorsville	Smith County Bank	56,492
Tunica	Planters Bank	65,896
Tupelo	Bank of Mississippi	1,906,293
Tupelo	The Peoples Bank & Trust Company	717,531
Tylertown	Walthall Citizens Bank	35,523
Walnut	The Bank of Walnut	11,465
Walnut Grove	Bank of Walnut Grove	25,653
Water Valley	Mechanics Bank	54,031
Waynesboro	First State Bank	155,063
Webb	The Bank of Webb	6,992
Wiggins	Bank of Wiggins	67,307
Winona	Bank of Winona	63,608
Woodville	Commercial Bank	32,715
Yazoo City	Bank of Yazoo City	92,174
		13,010,511

TOTAL ASSETS OF INDIVIDUAL NATIONAL BANKS INCLUDING BRANCHES

DECEMBER 31, 1993

(DOLLAR AMOUNTS IN THOUSANDS)

Clarksdale	First National Bank of Clarksdale	97,748
Cleveland	First National Bank of Bolivar County	29,561
Columbus	First Columbus National Bank	209,193
Corinth	National Bank of Commerce of Corinth	129,832
Hazlehurst	Copiah Bank, N.A.	66,867
Iuka	First American National Bank	109,088
Jackson	Consumer National Bank	16,567
Jackson	Deposit Guaranty National Bank	3,829,672
Jackson	Trustmark National Bank	4,427,843
Lexington	First National Bank of Holmes County	90,070
Lucedale	First National Bank of Lucedale	50,946
McComb	Pike County National Bank	65,041
Meridian	The Citizens National Bank of Meridian	390,351
Meridian	Great Southern National Bank	173,238
Natchez	Britton & Koontz First National Bank	137,610
New Albany	First National Bank	145,222
Oxford	The First National Bank of Oxford	105,843
Pascagoula	Citizens National Bank	66,494
Picayune	First National Bank of Picayune	61,898
Pontotoc	The First National Bank of Pontotoc	124,222
Rosedale	First National Bank	31,470
Southaven	First Tennessee Bank, N.A., Mississippi	42,118
Starkville	National Bank of Commerce of Mississippi	452,299
Vicksburg	First National Bank of Vicksburg	282,788
Vicksburg	Merchants Bank, N.A.	171,278
West Point	The First National Bank of West Point	65,527
Wiggins	First National Bank of Wiggins	35,758
		11,409,544

BANK CHANGES - 1993

Citizens Bank, Coldwater, merged with and under the charter of Senatobia Bank, Senatobia, effective January 1, 1993.

Ramada Inn ATM, 854 North Gloster Street, Tupelo, an off premise electronic terminal of the Bank of Mississippi, Tupelo, began operations February 1, 1993.

Penny Pincher ATM, 1546 Commerce Street, Grenada, an off premise electronic terminal of Bank of Mississippi, Tupelo, discontinued operations February 4, 1993.

Edgewater Plaza Branch Office, a branch bank of Bank of Mississippi, Tupelo, changed the domicile of the branch bank from 2600 Beach Boulevard to 2626 Beach Boulevard, both locations within Biloxi, effective February 8, 1993.

Commerce Street ATM, 1977 Commerce Street, Grenada, an off premise electronic terminal of the Bank of Mississippi, Tupelo, began operations, February 8, 1993.

Harper Road Branch Office, 1505 South Harper Road, Corinth, a branch bank of The Peoples Bank & Trust Company, Tupelo, opened for business, February 8, 1993.

Purchase of certain assets and assumptions of liability to pay deposits of Eastover Bank for Savings, Jackson, by Sunburst Bank, Grenada, and establishment of branch banks at Bay St. Louis, Biloxi, Clinton, Collinsville, Columbus, Decatur, Forest, Grenada (2), Gulfport (3), Hazlehurst, Jackson (6), Kosciusko (2), Louisville, Meridian (5), Newton (2), Ocean Springs, Pascagoula, Philadelphia (2), Union and West Point, effective at the close of business, February 26, 1993.

Biloxi Regional Medical Center ATM, 150 Reynoir Street, Biloxi, an off premise electronic terminal of The Peoples Bank, Biloxi, began operations February 26, 1993.

Lady Luck Casino ATM, Silver Street, Natchez, an off premise electronic terminal of United Mississippi Bank, Natchez, began operations February 26, 1993.

Handy Banks (Delchamps Food Stores), off premise electronic terminals of Hancock Bank, Gulfport, discontinued operations in Biloxi (3), Gautier, Gulfport (2), Long Beach, Ocean Springs, Pascagoula, Picayune, and Waveland, effective February 28, 1993.

Slayden Branch Bank, a branch bank of the Bank of Holly Springs, Holly Springs, changed the domicile of the branch bank from U. S. Highway 72 to the northeast corner of Hudsonville and Sommerville Roads at U. S. Highway 72 (Moscow-Slayden Road), both locations within Slayden, effective March 10, 1993.

Isle of Capri ATM's, Isle of Capri Casino, 151 Beach Boulevard, Biloxi, off premise electronic terminals of The Peoples Bank, Biloxi, began operations, March 11, 1993.

U. S. Naval Home Branch Office, 1800 Beach Drive, Gulfport, a branch bank of Hancock Bank, Gulfport, opened for business, April 12, 1993.

Express Bank, 201 Norfleet Drive, Senatobia, a branch bank of Senatobia Bank, Senatobia, discontinued operations at the close of business, April 16, 1993.

The Peoples Bank & Trust Company, 74 South Main Street, Grenada, a branch bank of The Peoples Bank & Trust Company, Tupelo, opened for business, April 16, 1993.

Green House Branch Office, 1754 South Commerce Street, Grenada, a branch bank of Sunburst Bank, Grenada, discontinued operations at the close of business, April 15, 1993.

Green House Branch Office, 1754 South Commerce Street, Grenada, a branch bank of The Peoples Bank & Trust Company, Tupelo, opened for business, April 16, 1993.

North Church Street Branch Office, 301 North Church Street, Louisville, a branch bank of Sunburst Bank, Grenada, discontinued operations at the close of business, April 15, 1993.

The Peoples Bank & Trust Company, 301 North Church Street, Louisville, a branch bank of The Peoples Bank & Trust Company, Tupelo, opened for business, April 16, 1993.

President Street Branch Office, 201 North President Street, Jackson, a branch bank of Sunburst Bank, Grenada, discontinued operations at the close of business, April 30, 1993.

Bank of Flora, Flora, merged with and under the charter of Citizens Bank & Trust Company, Belzoni, including a branch in Bentonia, effective at the open of business, May 3, 1993.

Handy bank (Grand Casino), Grand Casino, 3215 West Beach Boulevard, Gulfport, an off premise electronic terminal of Hancock Bank, Gulfport, began operations May 14, 1993.

The Lamar Bank, Sumrall, a branch bank of The Lamar Bank, Purvis, changed the domibile of the branch bank from 314 Main Street to 201 Highway 42 East, both locations within Sumrall, effective May 17, 1993.

Planters Bank ATM, Piggly Wiggly Supermarket, 1002 Highway 61 South, Tunica, an off premise electronic terminal of Planters Bank, Tunica, began operations May 26, 1993.

Bank of Simpson County, Magee, by charter amendment, changed the name of the bank to Citizens State Bank, Magee, effective May 28, 1993.

DeVille Plaza Branch Office, Jackson, a branch bank of Bank of Mississippi, Tupelo, changed the domicile of the branch bank from 5031 I-55 North to 1451 Canton Mart Road, both locations within Jackson, effective June 1, 1993.

Biloxi Casino ATM (2) Biloxi Casino Corporation, 167 East Beach Boulevard, Biloxi, off premise electronic terminals of The Peoples Bank, Biloxi, began operations June 5, 1993.

Central Vault Branch Office, 1201 25th Avenue, Gulfport, a branch bank of The Peoples Bank, Biloxi, opened for business, June 7, 1993.

Operations Center Branch Office, 650 West Jackson Street, Extended, Tupelo, a branch bank of Bank of Mississippi, Tupelo, opened for business, June 10, 1993.

Mortgage Loan Branch Office, 715 Wayne Street, Waynesboro, a branch bank of First State Bank, Waynesboro, opened for business, June 21, 1993.

Handy Bank (Isle of Capri Casino), 151 Beach Boulevard, Biloxi, an off premise electronic terminal of Hancock Bank, Gulfport, discontinued operations June 21, 1993.

Wal-Mart Supercenter Branch Office, 604 North Panola Street, Senatobia, a branch bank of Senatobia Bank, Senatobia, opened for business, June 23, 1993.

Handy Bank (Dedeaux Road), 14165 Dedeaux Road, Gulfport, an off premise electronic terminal of Hancock Bank, Gulfport, began operations June 29, 1993.

First American Bank, 455 East Capitol Street, Jackson, opened for business, July 8, 1993.

Natchez Market ATM, 280 John R. Junkin Drive, Natchez, an off premise electronic terminal of United Mississippi Bank, Natchez, began operations July 14, 1993.

East Side ATM, Norwood Street and U.S. Highway 278, Amory, an off premise electronic terminal of The Peoples Bank & Trust Company, Tupelo, discontinued operations July 14, 1993.

Asset Management and Trust Branch Office, 758 Vieux Marche Mall, Biloxi, a branch bank of The Peoples Bank, Biloxi, opened for business, July 15, 1993.

Third Street Drive-In, Amory, a branch bank of The Peoples Bank & Trust Company, Tupelo, changed the domicile of the branch bank from 3rd Street and 3rd Avenue to 913 U. S. Highway 278, both locations within Amory, effective July 15, 1993.

Handy 24 (Edgewater Mall), Edgewater Shopping Center, 2600 Beach Boulevard, Biloxi, an off premise electronic terminal of Hancock Bank, Gulfport, began operations July 21, 1993.

Highway 8 West Branch Office, Sunflower Road and Highway 8, Cleveland, a branch bank of The Valley Bank, Cleveland, discontinued operations, July 23, 1993.

The Valley Bank, Cleveland, changed the domicile of the bank from Sunflower Road and North Sharpe Avenue to 100 East Sunflower Road, both locations within Cleveland, effective July 26, 1993.

UniSouth Banking Corporation, Columbus, merged with and under the charter of Trustmark National Bank, Jackson, including branches in Columbus (4), Fulton, Mooreville, New Hope, Tremont and Tupelo (5), effective at the close of business, July 31, 1993.

Operations Center ARM, 206 South Magnolia Drdive, Wiggins, an off premise electronic terminal of the Bank of Wiggins, Wiggins, began operations August 2, 1993.

Handy 24 (Seabee Base), Building 174, Seabee Base, Naval Construction Battalion Center, Gulfport, an off premise electronic terminal of Hancock Bank, Gulfport, began operations August 17, 1993.

Lady Luck Casino ARM (2), Lady Luck of Mississippi Casino, Mhoon Lake, Tunica, off premise electronic terminals of United Mississippi Bank, Natchez, began operations September 18, 1993.

Colvard Student Union ATM, Colvard Student Union Building, Mississippi State University, Lee Boulevard, Starkville, an off premise electronic terminal of the Bank of Mississippi, Tupelo began operations September 30, 1993.

Hollandale Interim Bank, Hollandale, merged with and under the charter of the Bank of Hollandale, Hollandale, effective at the close of business, September 30, 1993.

Handy 24, Sav-A-Center Supermarket, 2419 25th Avenue, Gulfport, an off premise electronic terminal of Hancock Bank, Gulfport, began operations September 30, 1993.

Handy 24, Sav-A-Center Supermarket, 12100 Highway 49, Building 2A, Norwood Village Shopping Center, Gulfport, an off premise electronic terminal of Hancock Bank, Gulfport, began operations October 1, 1993.

Handy 24, Sav-A-Center Supermarket, 21 Hardy Court Shopping Center, Gulfport, an off premise electronic terminal of Hancock Bank, Gulfport, began operations October 5, 1993.

Handy 24, Sav-A-Center Supermarket, 214 East Beach Boulevard, Long Beach, an off premise electronic terminal of Hancock Bank, Gulfport, began operations October 7, 1993.

Handy 24, Sav-A-Center Supermarket, 3164 Bienville Boulevard, Ocean SPrings, an off premise electronic terminal of Hancock Bank, Gulfport, began operations October 7, 1993.

Congress Street Branch Office, 120 North Congress, Jackson, a branch office of Sunburst Bank, Grenada, discontinued operations October 12, 1993.

Handy 24 (Biloxi Belle) 857 Beach Boulevard, Biloxi, an off premise electronic terminal of Hancock Bank, Gulfport, discontinued operations, October 20, 1993.

Sunburst Bank, 301 South Thomas Street, Suite 105, Tupelo, a branch bank of Sunburst Bank, Grenada, opened for business, November 1, 1993.

Jeffery Casino Belle, ATM, 857 Beach Boulevard, Biloxi, an off premise electronic terminal of Jefferson Bank, Biloxi, began operations November 11, 1993.

Batesville Security Bank, Batesville, by charter amendment, changed the name of the bank to First Security Bank, Batesville including a branch in Marks, effective November 5, 1993.

Melrose-Montebello Branch Office, 75 Melrose - Montebello Parkway, Natchez, a branch bank of United Mississippi Bank, Natchez, opened for business, November 15, 1993.

President Casino ATM, President Casino, King's Landing at Mhoon Bend, Tunica, an off premise electronic terminal of Planters Bank, Tunica, began operations December 6, 1993.

Bally's Casino ATM, Bally's Casino, Mhoon Bend, Tunica, an off premise electronic terminal of Planters Bank, Tunica, began operations December 6, 1993.

Lady Luck Casino ATM, Lady Luck Casino, 307 Beach Boulevard, Biloxi, an off premise electronic terminal of United Mississippi Bank, Natchez, began operations December 13, 1993.

New South Bank, Como, merged with and under the charter of First Tennessee Bank, N.A., Mississippi, Southaven, including branches in Crenshaw and Southaven, effective at the close of business, December 31, 1993.

BANK HOLDING COMPANIES — STATE

Bank	Holding Company	Approval Date
First Security Bank Batesville	Security Capital Corporation Batesville	January 7, 1983
Merchants Bank & Trust Company Bay St. Louis	Merchants Bancshares, Inc. Bay St. Louis	October 23, 1987
Jasper County Bank Bay Springs	The Magnolia State Corporation Bay Springs	August 27, 1962
Citizens Bank & Trust Company Belzoni	Citizens Financial Corporation Belzoni	December 18, 1981
Guaranty Bank and Trust Company Belzoni	Guaranty Capital Corporation Belzoni	November 9, 1981
Jefferson Bank Biloxi	First Jefferson Corporation Biloxi	August 13, 1981
The Peoples Bank Biloxi	Peoples Financial Corporation Biloxi	March 13, 1985
State Bank & Trust Company Brookhaven	State Capital Corporation Brookhaven	December 24, 1981
Citizens Bank Byhalia	Marshall Financial Corporation Byhalia	October 24, 1984
The Carthage Bank Carthage	First Carthage Corporation Carthage	December 26, 1980
Tallahatchie County Bank Charleston	Tallahatchie Holding Company Charleston	January 13, 1984
United Southern Bank Clarksdale	Union Planters Corporation Memphis, Tennessee	
The Cleveland State Bank Cleveland	Cleveland State Bancorp, Inc. Cleveland	June 17, 1991
The Valley Bank Cleveland	Valley Capital Corporation Cleveland	May 21, 1982
Covington County Bank Collins	Covington Capital Corporation Collins	October 28, 1993
The Citizens Bank Columbia	Citizens Corporation Columbia	October 13, 1987
Commercial Bank of DeKalb DeKalb	Commercial Capital Corporation DeKalb	August 20, 1984
Delta Bank & Trust Drew	Brighton Bancorp, Inc. Brighton, Tennessee	

BANK HOLDING COMPANIES — STATE

Bank	Holding Company	Approval Date
Merchants and Manufacturers Bank of Ellisville Ellisville	M & M Bancorp, Inc. Ellisville	November 10, 1988
The Bank of Falkner Falkner	Falkner Capital Corporation Falkner	October 22, 1982
The Bank of Forest Forest	First Forest Corporation Forest	August 17, 1983
Farmers and Merchants Bank Forest	Forest Bancorp Forest	February 9, 1978
Sunburst Bank Grenada	Grenada Sunburst System Corporation Grenada	April 11, 1986
Hancock Bank Gulfport	Hancock Holding Company Gulfport	May 30, 1984
Bank of Hollandale Hollandale	Hollandale Capital Corporation Hollandale	June 16, 1993
First State Bank Holly Springs	First State Capital Corporation Holly Springs	April 16, 1984
Merchants & Farmers Bank of Holly Springs Holly Springs	M & F Bancorp, Inc. Holly Springs	October 28, 1991
Peoples Bank of Mississippi Indianola	Delta Bancorp Indianola	May 16, 1979
Planters Bank and Trust Company Indianola	Planters Holding Company Indianola	January 8, 1981
Merchants and Farmers Bank Kosciusko	First M & F Corporation Kosciusko	October 11, 1979
Holmes County Bank & Trust Company Lexington	Holmes County Capital Corporation Lexington	October 29, 1981
Citizens Bank and Trust Company Louisville	CB&T Capital Corporation Louisville	May 13, 1985
The Merchants & Farmers Bank Macon	M & F Capital Corporation Macon	October 13, 1987
Citizens State Bank Magee	Magnolia State Capital Corporation Magee	December 30, 1982
First Bank McComb	First Southwest Corporation McComb	October 16, 1981

BANK HOLDING COMPANIES — STATE

Bank	Holding Company	Approval Date
Citizens Bank and Trust Company Morton	Citizens Capital Corporation Morton	April 16, 1982
United Mississippi Bank Natchez	Southwest Security, Inc. Natchez	December 12, 1980
Newton County Bank Newton	Newton County Bancorporations, Inc. Newton	November 29, 1985
Peoples Bank & Trust Company North Carrollton	Peoples Commerce Corporation North Carrollton	May 15, 1985
The Citizens Bank of Philadelphia Philadelphia	Citizens Holding Company Philadelphia	May 14, 1982
Port Gibson Bank Port Gibson	Port Gibson Capital Corporation Port Gibson	November 16, 1981
The Lamar Bank Purvis	Lamar Capital Corporation Purvis	October 1, 1986
Southeast Mississippi Bank Quitman	Southeast Mississippi Corporation Quitman	December 2, 1983
The Peoples Bank Ripley	The Peoples Corporation Ripley	October 28, 1981
Peoples Bank of Senatobia Senatobia	Peoples Commercial Services Corporation Senatobia	March 7, 1983
Bank of Mississippi Tupelo	BancorpSouth, Inc. Tupelo	April 9, 1982
The Peoples Bank and Trust Company Tupelo	The Peoples Holding Company Tupelo	April 22, 1983
Walthall Citizens Bank Tylertown	Walthall Capital Group, Ltd. Tylertown	March 11, 1983
First State Bank Waynesboro	First State Corporation Waynesboro	June 18, 1982
Bank of Yazoo City Yazoo City	Yazoo Capital Corporation Yazoo City	April 30, 1982

LIST OF ALL STATE AND NATIONAL BANKS, BRANCHES

Alphabetized by Counties and by Cities within Counties
December 31, 1993

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
Adams	Natchez	Britton & Koontz First National Bank	2
		United Mississippi Bank	5
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	2
Alcorn	Corinth	National Bank of Commerce of Corinth	3
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	2
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
		The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	1
	Rienzi	First American National Bank of Iuka Branch, First American National Bank of Iuka, Iuka	
Amite	Gloster	Trustmark National Bank Branch, Trustmark National Bank, Jackson	
	Liberty	Trustmark National Bank Branch, Trustmark National Bank, Jackson	
		First Bank Branch, First Bank, McComb	
Attala	Kosciusko	Merchants and Farmers Bank	2
		Sunburst Bank Branch, Sunburst Bank, Grenada	1
		The Citizens National Bank of Meridian Branch, The Citizens National Bank of Meridian, Meridian	1
Benton	Ashland	Merchants & Farmers Bank of Holly Springs Branch, Merchants & Farmers Bank of Holly Springs, Holly Springs	
		First National Bank Branch, First National Bank, New Albany	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
	Hickory Flat	First National Bank Branch, First National Bank, New Albany	
	Michigan City	First State Bank Branch, First State Bank, Holly Springs	
Bolivar	Benoit	Bank of Benoit	
	Cleveland	The Cleveland State Bank	2
		First National Bank of Bolivar County	
		The Valley Bank	
		Sunburst Bank Branch, Sunburst Bank, Grenada	4
	Merigold	The Cleveland State Bank Branch, The Cleveland State Bank, Cleveland	
	Mound Bayou	The Bank of Bolivar County Branch, The Bank of Bolivar County, Shelby	
	Rosedale	First National Bank	
		The Valley Bank Branch, The Valley Bank, Cleveland	1
	Shaw	Sunburst Bank Branch, Sunburst Bank, Grenada	
	Shelby	The Bank of Bolivar County	
		Sunburst Bank Branch, Sunburst Bank, Grenada	
Calhoun	Bruce	Farmers and Merchants Bank	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Calhoun City	Sunburst Bank Branch, Sunburst Bank, Grenada	
		The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	
	Derma	Sunburst Bank Branch, Sunburst Bank, Grenada	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
	Pittsboro	Bank of Pittsboro Branch, Farmers and Merchants Bank, Bruce	
	Vardaman	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
Carroll	Carrollton	Peoples Bank & Trust Company Branch, Peoples Bank & Trust Company, North Carrollton	
	North Carrollton	Peoples Bank & Trust Company	
	Vaiden	Holmes County Bank & Trust Company Branch, Holmes County Bank & Trust Company, Lexington	
		Carroll County Bank Branch, The Peoples Bank & Trust Company, Tupelo	
Chickasaw	Houlka	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Houston	Sunburst Bank Branch, Sunburst Bank, Grenada	1
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	1
	Okolona	The Bank of Okolona	
		The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	
Choctaw	Ackerman	Sunburst Bank Branch, Sunburst Bank, Grenada	1
		Merchants and Farmers Bank Branch, Merchants and Farmers Bank, Kosciusko	
	Weir	Merchants and Farmers Bank Branch, Merchants and Farmers Bank, Kosciusko	
Claiborne	Port Gibson	The Mississippi Southern Bank	1
		Port Gibson Bank	1
Clarke	Enterprise	The Citizens National Bank of Meridian Branch, The Citizens National Bank of Meridian, Meridian	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		Bank of Enterprise Branch, Great Southern National Bank, Meridian	
	Pachuta	Bank of Pachuta Branch, Great Southern National Bank, Meridian	
	Quitman	Southeast Mississippi Bank	
		The Citizens National Bank of Meridian Branch, The Citizens National Bank of Meridian, Meridian	
		Bank of Quitman Branch, Great Southern National Bank, Meridian	
	Shubuta	Bank of Shubuta Branch, Southeast Mississippi Bank, Quitman	
	Stonewall	The Citizens National Bank of Meridian Branch, The Citizens National Bank of Meridian, Meridian	
		Southeast Mississippi Bank Branch, Southeast Mississippi Bank, Quitman	
Clay	West Point	First National Bank of West Point	2
		Sunburst Bank Branch, Sunburst Bank, Grenada	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	1
		Clay County Bank and Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	2
Coahoma	Clarksdale	First National Bank of Clarksdale	1
		United Southern Bank	3
		Sunburst Bank Branch, Sunburst Bank, Grenada	3
	Friars Point	United Southern Bank Branch, United Southern Bank, Clarksdale	
	Jonestown	Sunburst Bank Branch, Sunburst Bank, Grenada	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
	Lula	United Southern Bank Branch, United Southern Bank, Clarksdale	
		Sunburst Bank Branch, Sunburst Bank, Grenada	
Copiah	Crystal Springs	Bank of the South	
		Sunburst Bank Branch, Sunburst Bank, Grenada	1
		Bank of Crystal Springs Branch, Copiah Bank, N.A., Hazlehurst	
	Georgetown	Trustmark National Bank Branch, Trustmark National Bank, Jackson	
	Hazlehurst	Copiah Bank, N.A.	1
		Bank of the South Branch, Bank of the South, Crystal Springs	
		Sunburst Bank Branch, Sunburst Bank, Grenada	
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	1
	Wesson	First Wesson Bank Branch, Copiah Bank, N.A., Hazlehurst	
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	
Covington	Collins	Covington County Bank	
		Sunburst Bank Branch, Sunburst Bank, Grenada	
		Citizens State Bank Branch, Citizens State Bank, Magee	1
	Mount Olive	Sunburst Bank Branch, Sunburst Bank, Grenada	1
	Seminary	Citizens State Bank Branch, Citizens State Bank, Magee	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
DeSoto	Hernando	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	1
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Horn Lake	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	
		Super Basics Branch Branch, Bank of Mississippi, Tupelo	
	Olive Branch	United Southern Bank Branch, United Southern Bank, Clarksdale	
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	1
	Southaven	First Tennessee Bank, N.A., Mississippi, Southaven	
		Sunburst Bank Branch, Sunburst Bank, Grenada	3
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	3
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	2
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	2
		The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
	Walls	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
		Bank of Walls Branch, Citizens Bank & Trust Company of Marks, Marks	
Forrest	Hattiesburg	Sunburst Bank Branch, Sunburst Bank, Grenada	1
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	6
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	5
		Bank of Hattiesburg Branch, Great Southern National Bank, Meridian	2
		The Lamar Bank Branch, The Lamar Bank, Purvis	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	9
	Petal	Sunburst Bank Branch, Sunburst Bank, Grenada	
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	1
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
Franklin	Bude	Bank of Franklin Branch, Bank of Franklin, Meadville	
	Meadville	Bank of Franklin	1
	Roxie	Bank of Franklin Branch, Bank of Franklin, Meadville	
George	Lucedale	Bank of Lucedale	1

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		First National Bank of Lucedale	1
		First State Bank Branch, First State Bank, Waynesboro	
Greene	Leakesville	First National Bank of Lucedale Branch, First National Bank of Lucedale, Lucedale	
		First State Bank Branch, First State Bank, Waynesboro	
	McLain	Perry County Bank Branch, Perry County Bank, New Augusta	
	State Line	First State Bank Branch, First State Bank, Waynesboro	
Grenada	Elliott	Elliott Bank Branch, Duck Hill Bank, Duck Hill	
	Grenada	Sunburst Bank	5
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
		The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	
Hancock	Bay St. Louis	Merchants Bank & Trust Company	1
		The Peoples Bank Branch, The Peoples Bank, Biloxi	1
		Sunburst Bank Branch, Sunburst Bank, Grenada	
		Hancock Bank Branch, Hancock Bank, Gulfport	1
	Pearlington	Handy 24 Branch, Hancock Bank, Gulfport	
	Stennis Space Center	Stennis Space Center Branch, Hancock Bank Gulfport	
	Waveland	Merchants Bank & Trust Company Branch, Merchants Bank & Trust Company, Bay St. Louis	1

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		Hancock Bank Branch, Hancock Bank, Gulfport	
Harrison	Biloxi	Jefferson Bank	3
		The Peoples Bank	8
		Merchants Bank & Trust Company Branch, Merchants Bank & Trust Company, Bay St. Louis	
		Sunburst Bank Branch, Sunburst Bank, Grenada	
		Hancock Bank Branch, Hancock Bank, Gulfport	4
		Lady Luck Casino ATM Branch, United Southern Bank, Natchez	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	5
	Diamondhead	Diamondhead Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	
		Diamondhead Branch Office Branch, The Peoples Bank, Biloxi	
		Diamondhead Branch Office Branch, Hancock Bank, Gulfport	
	D'Iberville	North Bay Branch Office Branch, Jefferson Bank, Biloxi	
		D'Iberville - St. Martin Branch Office Branch, The Peoples Bank, Biloxi	
		D'Iberville Branch Office Branch, Hancock Bank, Gulfport	
	Gulfport	Hancock Bank	13
		Merchants Bank & Trust Company Branch, Merchants Bank & Trust Company, Bay St. Louis	4
		The Peoples Bank Branch, The Peoples Bank, Biloxi	4

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		Sunburst Bank Branch, Sunburst Bank, Grenada	2
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	1
	Gulfport	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	1
	Long Beach	Merchants Bank & Trust Company Branch, Merchants Bank & Trust Company, Bay St. Louis	1
		The Peoples Bank Branch, The Peoples Bank, Biloxi	
		Hancock Bank Branch, Hancock Bank, Gulfport	2
	Lyman	Hancock Bank Branch, Hancock Bank, Gulfport	1
	Orange Grove	Harrison Central Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	
		The Peoples Bank Branch, The Peoples Bank, Biloxi	
		Norwood Village Branch Office Branch, Hancock Bank, Gulfport	
		Gulf Coast Gateway Branch Office Branch, Bank of Mississippi, Tupelo	
	Pass Christian	The Peoples Bank Branch, The Peoples Bank, Biloxi	
		Hancock Bank Branch, Hancock Bank, Gulfport	
Hinds	Bolton	The Merchants Bank Branch, Merchants and Planters Bank, Raymond	
	Clinton	Sunburst Bank Branch, Sunburst Bank, Grenada	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	1
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	3
		Merchants and Planters Bank Branch, Merchants and Planters Bank, Raymond	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Edwards	The Bank of Edwards	
	Jackson	Consumer National Bank	1
		Deposit Guaranty National Bank	33
		First American Bank	
		Trustmark National Bank	30
		Sunburst Bank Branch, Sunburst Bank, Grenada	15
		Peoples Bank of Mississippi Branch, Peoples Bank of Mississippi, Indianola	
		OmniBank Branch, OmniBank, Mantee	3
		Great Southern National Bank, Branch, Great Southern National Bank, Meridian	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	5
		First National Bank of Vicksburg Branch, First National Bank of Vicksburg, Vicksburg	
	Raymond	Merchants and Planters Bank	1
	Terry	Sunburst Bank Branch, Sunburst Bank, Grenada	
	Utica	Merchants Bank, N.A. Branch, Merchants Bank, N.A. Vicksburg	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
Holmes	Durant	Merchants and Farmers Bank Branch, Merchants and Farmers Bank, Kosciusko	1
		First National Bank of Holmes County Branch, First National Bank of Holmes County, Lexington	
	Goodman	Holmes County Bank & Trust Company Branch, Holmes County Bank & Trust Company, Lexington	
	Lexington	First National Bank of Holmes County	
		Holmes County Bank & Trust Company	1
	Pickens	First National Bank of Holmes County Branch, First National Bank of Holmes County, Lexington	
	Tchula	First National Bank of Holmes County Branch, First National Bank of Holmes County, Lexington	
	West	Holmes County Bank & Trust Company Branch, Holmes County Bank & Trust Company, Lexington	
Humphreys	Belzoni	Citizens Bank & Trust Company	1
		Guaranty Bank and Trust Company	1
	Isola	Citizens Bank & Trust Company Branch, Citizens Bank & Trust Company, Belzoni	
	Louise	Planters Bank and Trust Company Branch, Planters Bank and Trust Company, Indianola	
Issaquena	Mayersville	Bank of Anguilla Branch, Bank of Anguilla, Anguilla	
Itawamba	Fulton	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	1
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Mantachie	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
	Tremont	Trustmark National Bank Branch, Trustmark National Bank, Jackson	
Jackson	Escatawpa	Hancock Bank Branch, Hancock Bank, Gulfport	
		Bank of Lucedale Branch, Bank of Lucedale, Lucedale	
		Merchants & Marine Bank Branch, Merchants & Marine Bank, Pascagoula	
	Gautier	Hancock Bank Branch, Hancock Bank, Gulfport	
		Merchants & Marine Bank Branch, Merchants & Marine Bank, Pascagoula	
	Hurley	Bank of Lucedale Branch, Bank of Lucedale, Lucedale	
	Moss Point	Sunburst Bank Branch, Sunburst Bank, Grenada	
		Hancock Bank Branch, Hancock Bank, Gulfport	
		Merchants & Marine Bank Branch, Merchants & Marine Bank, Pascagoula	
	Ocean Springs	The Peoples Bank Branch, The Peoples Bank, Biloxi	
		Sunburst Bank Branch, Sunburst Bank, Grenada	
		Hancock Bank Branch, Hancock Bank, Gulfport	4
		Citizens National Bank Branch, Citizens National Bank, Pascagoula	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
	Pascagoula	Citizens National Bank	
		Merchants & Marine Bank	3
		Sunburst Bank Branch, Sunburst Bank, Grenada	1
		Hancock Bank Branch, Hancock Bank Gulfport	5
	Vancleave	Hancock Bank Branch, Hancock Bank, Gulfport	
	Wade	Merchants & Marine Bank Branch, Merchants & Marine Bank, Pascagoula	
Jasper	Bay Springs	Jasper County Bank	1
		OmniBank Branch, OmniBank, Mantee	1
	Heidelberg	Jasper County Bank Branch, Jasper County Bank, Bay Springs	
		OmniBank Branch, OmniBank, Mantee	
	Louin	Newton County Bank Branch, Newton County Bank, Newton	
Jefferson	Fayette	The Jefferson County Bank	
		United Mississippi Bank Branch, United Mississippi Bank, Natchez	
Jefferson Davis	Bassfield	Sunburst Bank Branch, Sunburst Bank, Grenada	
	Prentiss	Sunburst Bank Branch, Sunburst Bank, Grenada	1
		Lamar County Bank Branch, Lamar County Bank, Purvis	
Jones	Ellisville	Merchants and Manufacturers Bank of Ellisville	1
		Sunburst Bank Branch, Sunburst Bank, Grenada	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
	Laurel	Merchants and Manufacturers Bank of Ellisville Branch, Merchants and Manufacturers Bank of Ellisville, Ellisville	
		Sunburst Bank Branch, Sunburst Bank, Grenada	3
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	4
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	5
		The Citizens National Bank of Meridian Branch, The Citizens National Bank of Meridian, Meridian	1
	Sandersville	Merchants and Manufacturers Bank Branch, Merchants and Manufacturers Bank of Ellisville, Ellisville	
	Soso	Smith County Bank Branch, Smith County Bank, Taylorsville	
Kemper	DeKalb	Commercial Bank of DeKalb	
		The Citizens Bank of Philadelphia Branch, The Citizens Bank of Philadelphia, Philadelphia	
	Preston	Commercial Bank of DeKalb Branch, Commercial Bank of DeKalb, DeKalb	
	Scooba	The Merchants & Farmers Bank Branch, The Merchants & Farmers Bank, Macon	
Lafayette	Abbeville	Abbeville Bank Branch, Bank of Holly Springs, Holly Springs	
	Oxford	The First National Bank of Oxford	4
		United Southern Bank Branch, United Southern Bank, Clarksdale	
		Sunburst Bank Branch, Sunburst Bank, Grenada	
		Ole Miss MiniBank Branch, Deposit Guaranty National Bank, Jackson	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		Trustmark Express Branch, Trustmark National Bank, Jackson	1
		Merchants and Farmers Bank Branch, Merchants and Farmers Bank, Kosciusko	1
Lamar	Lumberton	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Purvis	The Lamar Bank	1
	Sumrall	The Lamar Bank Branch, The Lamar Bank, Purvis	
Lauderdale	Collinsville	Sunburst Bank Branch, Sunburst Bank, Grenada	
	Marion	The Citizens National Bank of Meridian Branch, The Citizens National Bank of Meridian, Meridian	
	Meridian	The Citizens National Bank of Meridian	8
		Great Southern National Bank	3
		Sunburst Bank Branch, Sunburst Bank, Grenada	4
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	6
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	5
Lawrence	Monticello	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
		First Bank Branch, First Bank, McComb	
	New Hebron	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
Leake	Carthage	The Carthage Bank	2
		The Citizens National Bank of Meridian Branch, The Citizens National Bank of Meridian, Meridian	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		The Citizens Bank of Philadelphia Branch, The Citizens Bank of Philadelphia, Philadelphia	1
	Edinburg	The Carthage Bank Branch, The Carthage Bank, Carthage	
	Lena	Merchants and Farmers Bank Branch, Merchants and Farmers Bank, Kosciusko	
	Madden	The Citizens Bank of Philadelphia Branch, The Citizens Bank of Philadelphia, Philadelphia	
	Walnut Grove	Bank of Walnut Grove	
Lee	Guntown	The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	
	Mooreville	Trustmark National Bank Branch, Trustmark National Bank, Jackson	
	Nettleton	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Plantersville	The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	
	Saltillo	The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	
	Shannon	The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	
	Tupelo	Bank of Mississippi	15
		The Peoples Bank & Trust Company	7
		Sunburst Bank Branch, Sunburst Bank, Grenada	
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	7
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	4
		First National Bank Branch, First National Bank, New Albany	1

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
	Verona	The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	
Leflore	Greenwood	Bank of Commerce	2
		The Valley Bank Branch, The Valley Bank, Cleveland	
		Sunburst Bank Branch, Sunburst Bank, Grenada	2
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	3
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	2
	Itta Bena	Sunburst Bank Branch, Sunburst Bank, Grenada	
Lincoln	Bogue Chitto	Trustmark National Bank Branch, Trustmark National Bank, Jackson	
	Brookhaven	State Bank & Trust Company	4
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	4
		First Bank Branch, First Bank, McComb	
Lowndes	Artesia	National Bank of Commerce of Mississippi Branch, National Bank of Commerce of Mississippi, Starkville	
	Caledonia	First Columbus National Bank Branch, First Columbus National Bank, Columbus	
	Columbus	First Columbus National Bank	7
		Sunburst Bank Branch, Sunburst Bank, Grenada	
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	2

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	4
		National Bank of Commerce of Mississippi Branch, National Bank of Commerce of Mississippi, Starkville	5
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	1
	New Hope	Trustmark National Bank Branch, Trustmark National Bank, Jackson	
Madison	Canton	Citizens Bank & Trust Company Branch, Citizens Bank & Trust Company, Belzoni	1
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	2
		Merchants and Farmers Bank Branch, Merchants and Farmers Bank, Kosciusko	
	Flora	Citizens Bank & Trust Company Branch, Citizens Bank & Trust Company, Belzoni	
	Madison	Madison Amoco ATM Branch, Sunburst Bank, Grenada	
		Madison Station Shop N'Bank Branch, Deposit Guaranty National Bank, Jackson	
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	1
		Merchants and Farmers Bank Branch, Merchants and Farmers Bank, Kosciusko	
	Ridgeland	The Valley Bank Branch, The Valley Bank, Cleveland	
		Sunburst Bank Branch, Sunburst Bank, Grenada	
		Ridgeland, Highway 51 Branch Office Branch, Deposit Guaranty National Bank, Jackson	2

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	4
		Merchants and Farmers Bank Branch, Merchants and Farmers Bank, Kosciusko	1
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
Marion	Columbia	The Citizens Bank	1
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	2
	Foxworth	Trustmark National Bank Branch, Trustmark National Bank, Jackson	
Marshall	Barton	Citizens Bank Branch, Citizens Bank, Byhalia	
	Byhalia	Citizens Bank	
	Holly Springs	Bank of Holly Springs	
		First State Bank	
		Merchants & Farmers Bank of Holly Springs	1
	Mount Pleasant	First State Bank Branch, First State Bank, Holly Springs	
	Potts Camp	Potts Camp Bank Branch, Bank of Holly Springs, Holly Springs	
	Slayden	Slayden Bank Branch, Bank of Holly Springs, Holly Springs	
	Victoria	Citizens Bank Branch, Citizens Bank, Byhalia	
Monroe	Aberdeen	National Bank of Commerce of Mississippi Branch, National Bank of Commerce of Mississippi, Starkville	2
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	1
		The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
	Amory	Security Bank of Amory	4
		National Bank of Commerce of Mississippi Branch, National Bank of Commerce of Mississippi, Starkville	1
		Bank of Amory Branch, The Peoples Bank & Trust Company, Tupelo	
	Hamilton	National Bank of Commerce of Mississippi Branch, National Bank of Commerce of Mississippi, Starkville	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Smithville	The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	
Montgomery	Duck Hill	Duck Hill Bank	
	Kilmichael	Bank of Kilmichael	
	Winona	Bank of Winona	1
		Sunburst Bank Branch, Sunburst Bank, Grenada	
		Merchants and Farmers Bank of Winona Branch, The Peoples Bank & Trust Company, Tupelo	
Neshoba	Philadelphia	Citizens Bank of Philadelphia	4
		Sunburst Bank Branch, Sunburst Bank, Grenada	1
		Merchants and Farmers Bank Branch, Merchants and Farmers Bank, Kosciusko	
		The Citizens National Bank of Meridian Branch, The Citizens National Bank of Meridian, Meridian	
		National Bank of Commerce of Mississippi Branch, National Bank of Commerce of Mississippi, Starkville	4
Newton	Decatur	Sunburst Bank Branch, Sunburst Bank, Grenada	
		Great Southern National Bank Branch, Great Southern National Bank, Meridian	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
	Hickory	Newton County Bank Branch, Newton County Bank, Newton	
	Newton	Newton County Bank	1
		Sunburst Bank Branch, Sunburst Bank, Grenada	1
	Union	The Citizens Bank of Philadelphia Branch, The Citizens Bank of Philadelphia, Philadelphia	
Noxubee	Brooksville	National Bank of Commerce of Mississippi Branch, National Bank of Commerce of Mississippi, Starkville	
	Macon	The Merchants & Farmers Bank	1
		The Citizens National Bank of Meridian Branch, The Citizens National Bank of Meridian, Meridian	
	Shuqualak	The Merchants & Farmers Bank Branch, The Merchants & Farmers Bank, Macon	
Oktibbeha	Maben	National Bank of Commerce of Mississippi Branch, National Bank of Commerce of Mississippi, Starkville	
	Starkville	National Bank of Commerce of Mississippi	4
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	4
		Trustmark Express Branch, Trustmark National Bank, Jackson	
		Merchants and Farmers Bank Branch, Merchants and Farmers Bank, Kosciusko	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Sturgis	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
Panola	Batesville	First Security Bank	3
		New South Bank	
		United Southern Bank Branch, United Southern Bank, Clarksdale	1

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Como	First Tennessee Bank, N.A., Mississippi Branch, First Tennessee Bank, N.A., Mississippi, Southaven	
	Crenshaw	First Tennessee Bank, N.A., Mississippi Branch, First Tennessee Bank, N.A., Mississippi, Southaven	
	Pope	United Southern Bank Branch, United Southern Bank, Clarksdale	
	Sardis	Bank of Sardis	
		Panola County Bank Branch, The Peoples Bank & Trust Company, Tupelo	
Pearl River	Picayune	First National Bank of Picayune	3
		Hancock Bank Branch, Hancock Bank, Gulfport	3
		First United Bank Branch, Southeast Mississippi Bank, Quitman	
	Poplarville	Hancock Bank Branch, Hancock Bank, Gulfport	
		First United Bank Branch, Southeast Mississippi Bank, Quitman	
Perry	Beaumont	Perry County Bank Branch, Perry County Bank, New Augusta	
	New Augusta	Perry County Bank	
	Richton	Richton Bank and Trust Company	1
	Runnelstown	Perry County Bank Branch, Perry County Bank, New Augusta	
Pike	Magnolia	First Bank Branch, First Bank, McComb	
	McComb	First Bank	2
		Pike County National Bank	2

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	3
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	2
	Osyka	First Bank Branch, First Bank, McComb	
	Summit	First Bank Branch, First Bank, McComb	
Pontotoc	Ecru	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Pontotoc	First National Bank of Pontotoc	1
		Bank of Pontotoc Branch, The Peoples Bank & Trust Company, Tupelo	1
	Sherman	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
Prentiss	Baldwyn	Farmers and Merchants Bank	1
		Sunburst Bank Branch, Sunburst Bank, Grenada	
	Booneville	Farmers and Merchants Bank Branch, Farmers and Merchants Bank, Baldwyn	
		First American National Bank Branch, First American National Bank, Iuka	1
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	1
		The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	3
	Jumpertown	The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
	Marietta	Farmers and Merchants Bank Branch, Farmers and Merchants Bank, Baldwyn	
Quitman	Crowder	Citizens Bank & Trust Company of Marks Branch, Citizens Bank & Trust Company of Marks, Marks	
	Lambert	United Southern Bank Branch, United Southern Bank, Clarksdale	
	Marks	Citizens Bank & Trust Company of Marks	
		First Security Bank Branch, First Security Bank, Batesville	
		Quitman County Bank Branch, First National Bank of Clarksdale, Clarksdale	
	Sledge	United Southern Bank Branch, United Southern Bank, Clarksdale	
		Citizens Bank & Trust Company of Marks Branch, Citizens Bank & Trust Company of Marks, Marks	
Rankin	Brandon	Crossgates Branch Office Branch, Deposit Guaranty National Bank, Jackson	1
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	5
		Merchants and Farmers Bank Branch, Merchants and Farmers Bank, Kosciusko	1
		Citizens Bank and Trust Company Branch, Citizens Bank and Trust Company, Morton	1
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Florence	Trustmark National Bank Branch, Trustmark National Bank, Jackson	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	1
	Flowood	Trustmark National Bank Branch, Trustmark National Bank, Jackson	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		Lakeland Drive Branch Office Branch, Trustmark National Bank, Jackson	
	Pearl	Sunburst Bank Branch, Sunburst Bank, Grenada	
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	2
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	
		Merchants and Farmers Bank Branch, Merchants and Farmers Bank, Kosciusko	
		Citizens Bank and Trust Company Branch, Citizens Bank and Trust Company, Morton	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Pelahatchie	Trustmark National Bank Branch, Trustmark National Bank, Jackson	
		Citizens Bank and Trust Company Branch, Citizens Bank and Trust Company, Morton	
	Puckett	Merchants and Farmers Bank Branch, Merchants and Farmers Bank, Kosciusko	
	Richland	Richland Shop N'Bank Branch, Deposit Guaranty National Bank, Jackson	
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
Scott	Forest	The Bank of Forest	
		Farmers and Merchants Bank	2
		Sunburst Bank Branch, Sunburst Bank, Grenada	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
	Lake	Newton County Bank Branch, Newton County Bank, Newton	
	Morton	Bank of Morton	1
		Citizens Bank and Trust Company	
	Sebastopol	The Citizens Bank of Philadelphia Branch, The Citizens Bank of Philadelphia, Philadelphia	
Sharkey	Anguilla	Bank of Anguilla	
	Cary	Bank of Anguilla Branch, Bank of Anguilla, Anguilla	
	Rolling Fork	Bank of Anguilla Branch, Bank of Anguilla, Anguilla	1
Simpson	Magee	Citizens State Bank	1
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	1
		Peoples Bank Branch, Peoples Bank, Mendenhall	
	Mendenhall	Peoples Bank	1
		Citizens State Bank Branch, Citizens State Bank, Magee	
	Sanatorium	Peoples Bank Branch, Peoples Bank, Mendenhall	
Smith	Mize	Smith County Bank Branch. Smith County Bank, Taylorsville	
	Raleigh	Bank of Raleigh	2
	Taylorsville	Smith County Bank	
		Jasper County Bank Branch, Jasper County Bank, Bay Springs	
Stone	Wiggins	Bank of Wiggins	2
		First National Bank of Wiggins	
Sunflower	Drew	Delta Bank & Trust	
		United Southern Bank Branch, United Southern Bank, Clarksdale	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
	Indianola	Peoples Bank of Mississippi	1
		Planters Bank and Trust Company	2
	Inverness	Planters Bank and Trust Company Branch, Planters Bank and Trust Company, Indianola	
	Moorhead	Sunburst Bank Branch, Sunburst Bank, Grenada	
	Ruleville	Bank of Ruleville	
		Delta Bank & Trust Branch, Delta Bank & Trust, Drew	
		Planters Bank and Trust Company Branch, Planters Bank and Trust Company, Indianola	
	Sunflower	Planters Bank and Trust Company Branch, Planters Bank and Trust Company, Indianola	
Tallahatchie	Charleston	Tallahatchie County Bank	
		Sunburst Bank Branch, Sunburst Bank, Grenada	
	Sumner	Sunburst Bank Branch, Sunburst Bank, Grenada	
	Tutwiler	United Southern Bank Branch, United Southern Bank, Clarksdale	
	Webb	The Bank of Webb	
Tate	Arkabutla	Senatobia Bank Branch, Senatobia Bank, Senatobia	
	Coldwater	Peoples Bank of Senatobia Branch, Peoples Bank of Senatobia, Senatobia	
		Senatobia Bank Branch, Senatobia Bank, Senatobia	
	Independence	Senatobia Bank Branch, Senatobia Bank, Senatobia	
	Senatobia	Peoples Bank of Senabotia	2
		Senatobia Bank	3

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
Tippah	Blue Mountain	First National Bank Branch, First National Bank, New Albany	
	Falkner	The Bank of Falkner	
	Ripley	The Peoples Bank	4
		The Bank of Falkner Branch, The Bank of Falkner, Falkner	
		First National Bank Branch, First National Bank, New Albany	
	Walnut	The Bank of Walnut	1
		The Bank of Falkner Branch, The Bank of Falkner, Falkner	
Tishomingo	Belmont	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
	Burnsville	First American National Bank Branch, First American National Bank, Iuka	
	Golden	First American National Bank Branch, First American National Bank, Iuka	
	Iuka	First American National Bank	2
		The Iuka Guaranty Bank	2
		The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	
	Tishomingo	First American National Bank Branch, First American National Bank, Iuka	
		The Iuka Guaranty Bank Branch, The Iuka Guaranty Bank, Iuka	
Tunica	Tunica	Planters Bank	4
		Northwest Bank Branch, Citizens Bank & Trust Company, of Marks, Marks	
		Lady Luck Casino ATM Branch, United Mississippi Bank, Natchez	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
Union	Myrtle	Bank of New Albany Branch, Bank of New Albany, New Albany	
	New Albany	Bank of New Albany	3
		First National Bank	2
Walthall	Tylertown	Walthall Citizens Bank	
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	1
Warren	Vicksburg	First National Bank of Vicksburg	7
		Merchants Bank, N.A.	7
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	2
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	3
Washington	Glen Allen	Bank of Hollandale Branch, Bank of Hollandale, Hollandale	
	Greenville	Sunburst Bank Branch, Sunburst Bank, Grenada	5
		Washington County Bank Branch, Bank of Hollandale, Hollandale	1
		Planters Bank and Trust Company Branch, Planters Bank and Trust Company, Indianola	1
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	3
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	3
	Hollandale	Bank of Hollandale	1
		Guaranty Bank and Trust Company Branch, Guaranty Bank and Trust Company, Belzoni	
	Leland	Sunburst Bank Branch, Sunburst Bank, Grenada	1

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	
Wayne	Buckatunna	First State Bank Branch, First State Bank, Waynesboro	
	Clara	First State Bank Branch, First State Bank, Waynesboro	
	Waynesboro	First State Bank	2
		The Citizens National Bank of Meridian Branch, The Citizens National Bank of Meridian, Meridian	
		Bank of Wayne County Branch, Great Southern National Bank, Meridian	
		Bank of Waynesboro Branch, Southeast Mississippi Bank, Quitman	
Webster	Eupora	Sunburst Bank Branch, Sunburst Bank, Grenada	1
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
	Mantee	OmniBank	
	Mathiston	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
Wilkinson	Centreville	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
	Woodville	Commercial Bank	
Winston	Louisville	Citizens Bank & Trust Company	1
		Sunburst Bank Branch, Sunburst Bank, Grenada	2
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	1

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	
	Noxapater	Bank of Noxapater Branch, Citizens Bank & Trust Company, Louisville	
Yalobusha	Coffeeville	Bank of Coffeeville Branch, The Peoples Bank & Trust Company, Tupelo	
	Oakland	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Water Valley	Mechanics Bank	2
		Sunburst Bank Branch, Sunburst Bank, Grenada	
		Bank of Water Valley Branch, The Peoples Bank & Trust Company, Tupelo	1
Yazoo	Benton	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
	Bentonia	Citizens Bank & Trust Company Branch, Citizens Bank & Trust Company, Belzoni	
	Holly Bluff	Citizens Bank & Trust Company Branch, Citizens Bank & Trust Company, Belzoni	
	Yazoo City	Bank of Yazoo City	1
		Citizens Bank & Trust Company Branch, Citizens Bank & Trust Company, Belzoni	2
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	2

TOTAL ASSETS OF INDIVIDUAL CREDIT UNIONS INCLUDING BRANCHES

December 31, 1993

(Dollar Amount in Thousands)

Biloxi	Biloxi Municipal Credit Union	5,117
Canton	MFI Credit Union	137
Clarksdale	Stephens-Adamson Employee Credit Union	132
Cleveland	Cleveland Government Employees Credit Union	38
Clinton	Mississippi College Employees Credit Union	882
Columbus	Columbus Municipal Credit Union	4,498
Columbus	North Mississippi Methodist Credit Union	910
Ellisville	Ellisville State School Employees Credit Union	1,551
Ellisville	Jones E & E Credit Union	432
Greenville	Engineers Credit Union	181
Greenville	Greenville Educational Credit Union	5,508
Gulfport	Gulfport CBC Credit Union	11,831
Hattiesburg	USM Credit Union	10,469
Horn Lake	Dover Elevator Employees Credit Union	1,687
Jackson	EPA Credit Union	5,809
Jackson	Ergon Companies	631
Jackson	Industrial Employees Credit Union	13,528
Jackson	Jackson ACCO Credit Union	3,227
Jackson	Mississippi Farm Bureau Credit Union	5,998
Jackson	Mississippi Methodist Credit Union	2,609
Jackson	Mississippi Public Employees Credit Union	4,974
Jackson	Mutual Benefit Fund	1,395
Jackson	PB&F Credit Union	149
Jackson	University Medical Center Credit Union	15,865
Jackson	Valley Gas Employees Credit Union	10,307
Jackson	Vickers Employees Credit Union	10,137
Laurel	Jones County Postal	2,203
Meridian	Postal Credit Union	3,051
MS State	Government Employees Credit Union	546
Natchez	Natchez-Adams Educators Credit Union	779
Newton	Esco Newton Employees Credit Union	1,240
Pascagoula	Ingalls Employees Credit Union	79,502
Pascagoula	Jackson County Federal Employees Credit Union	1,593
Pascagoula	J. C. Hospital System ECU	6,191
Pearl	Pearl Municipal Credit Union	406
Raymond	Hinds Community College Credit Union	2,004
Redwood	Vickswood Credit Union	4,603
Rolling Fork	Sharkey-Issaquena Educators Credit Union	53
Tupelo	Belta Internatioinal Employees Credit Union	1,070
Vicksburg	Mutual Credit Union	55,079
Vicksburg	Vicksburg Railroad Credit Union	9,764
Wesson	Potter Employees Credit Union	681
West Point	Bryan Employees Credit Union	5,419
Yazoo City	St. Francis Community Credit Union	161
	TOTAL	299,105

CREDIT UNION CHANGES — 1993

Moss Point Municipal Credit Union, Moss Point, mergered with and under the charter of Pascagoula Teachers Federal Credit Union, Pascagoula, effective November 30, 1993.

FUND 3510
January 1, 1993 to December 31, 1993

BALANCE, STATE TREASURER - JANUARY 1, 1993				**$412,209.51**
INCOME:				
Licenses, Small Loan	200,1175.00			
Licenses, Motor Vehicle	67,500.00			
Licenses, Premium Finance	7,200.00			
Licenses, Pawnbroker	28,350.00			
Licenses, Sale of Checks	9,250.00			
Licenses, Penalty	900.00			
Examinations, Motor Vehicle	15,390.00			
Examinations, Premium Finance	975.00			
Examinations, Small Loan	104,963.60			
Miscellaneous	685.87			
TOTAL REVENUE				435,389.47
				649,598.98
DISBURSEMENTS:				
Salaries	224,037.86			
Cafe Plan Salary Reduction	5,172.16			
Employers Retirement, Matching	22,347.96			
FICA Matching	17,138.81			
Worker's Compensation	1,089.10			
Group Health Insurance Contribution	9,468.00			
Group Life Insurance Contribution	460.02			
Unemployment Insurance Tax	420.00			
Cafe Plan, Administration Fee	288.00			
			280,421.91	
In-State Travel				
Subsistence, Meals	11,768.50			
Subsistence, Lodging	19,736.23			
Travel, Private Vehicle	21,047.70			
Travel, State Owned Vehicle	490.50			
Other Costs	1,743.64			
		54,786.57		
Out-of-State Travel				
Subsistence, Meals	1,717.80			
Subsistence, Lodging	4,539.31			
Travel, Private Vehicle	1,089.40			
Travel, Auto Rental	238.50			
Travel Public Carrier	1,270.50			
Travel, State Owned Vehicle	18.09			
Other Costs	481.72			
		9,355.32		
			64,141.89	
Employee Training	2,270.00			
			2,270.00	
Postage	3,190.00			
Telephone, Monthly, CDPA	2,150.50			
Telephone, Long Distance	3,293.29			
Telephone, Long Distance, CDPA	2,129.70			
			10,763.49	

Rental, Office	8,000.00			
			8,000.00	
Repairs to Building	6,670.00			
Repairs, Office Equipment	642.50			
			7,312.50	
SAAS Production Charges	313.60			
Department of Audit Fees	281.00			
Professional Fees, Legal	1,615.00			
Professional Fees, AG's Office	635.00			
			2,844.60	
State Personnel Board Fees	700.00			
Recording & Notary Fees	50.00			
CDPA Fees, DP Procurement	120.00			
			870.00	
Liability Insurance Pool	1,723.70			
Membership Dues	200.00			
			1,923.70	
Information Systems Professional Fees	310.00			
Installation IS Hardware	930.00			
IS Training, Outside Vendor	200.00			
IS Training/Education, CDPA	1,961.55			
		3,401.55		
Service Charge, Computer Center	.72			
Midrange (LAN) Software	5,783.75			
Microcomputer Software	390.00			
Rental of Mobile Usage	46.28			
			6,220.75	
Telephone Repair	62.95			
Contract Maintenance/IS Equipment	1,150.50			
Telephone System Maintenance	173.00			
Contract Maintenance on LAN	1,500.00			
			2,886.45	
Printing, Binding, Padding	2,627.88			
Office Supplies	207.34			
Paper Supplies	104.54			
Food for Persons	58.00			
Other Supplies	166.00			
			3,163.76	
Office Machines, Furniture	2,421.12			
Midrange Systems Equipment	11,659.00			
PC Systems Equipment	2,760.00			
			16,840.12	
TOTAL EXPENDITURES				411,060.72
BALANCE, STATE TREASURER, DECEMBER 31, 1993				**$ 238,538.26**

STATEMENT OF CONDITION
SMALL LOAN LICENSEES - 1993
For The Year Ending December 31, 1993

ASSETS	
Cash on Hand and in Bank	$ 28,599.800
Accounts Receivable	176,549,900
Loans Receivable (Under Small Loan Act)	1,103,243,800
Real Eestate (Less reserve for depreciation - building)	2,856,700
Furniture, fixtures & Equipment (Less reserve for dep.)	8,778,300
Accrued Interest Receivable	7,391,500
Deferred Charges & Prepaid Expenses	8,213,900
Due from Home Office and/or Subsidiaries	15,905,700
Other Assets	154,426,900
TOTAL ASSETS	$ 1,505,966,500

LIABILITIES AND CAPITAL	
Accounts Payable	12,229,700
Notes Payable	194,158,100
Deferred Income and Unearned Charges	277,694,900
Due Home Office and/or Subsidiaries	627,277,500
Other Liabilities	22,027,400
Capital Stock	16,396,300
Net Worth	1,932,400
Surplus	373,702,300
Undivided Profits	(83,246,900)
Reserve for Bad Debts	62,182,000
Other Reserves	1,162,800
TOTAL LIBILITIES AND CAPITAL	$ 1,505,966,500

STATEMENT OF INCOME AND EXPENSE
SMALL LOAN LICENSEES - 1993
For The Year Ending December 31, 1993

INCOME

Charges collected and/or earned (under Small Loan Act)	189,189,200
Charges collected and/or earned (sales Contracts)	41,090,100
Charges collected and/or earned (All other loans or sales)	9,072,800
Income on Insurance (Credit Life, A&H, Property)	13,699,300
Income on recording or non-filing insurance	503,000
Delinquent charges collected	9,477,500
All other income not listed above	24,027,500
TOTAL OPERATING INCOME	$ 287,059,400

EXPENSES

Interest paid (accounts receivable and/or notes payable)	61,158,300
Salaries of office personnel (include all payroll taxes)	45,505,500
Salaries of Officers, owners and partners (include payroll taxes)	11,424,200
Home office expenses (exclusive of salaries)	27,843,700
Taxes (Local, State, Federal)	11,382,600
Beginning Balance for period	2,338,700
Plus charged-off for the period	24,032,500
Less Recoveries for the period	3,545,900
Plus Additional to Reserve	4,951,400
Ending Balance for the Period	27,776,700
Other expenses (include all expenses not shown above)	72,079,700
NET INCOME	**$ 29,888,700**

SMALL LOAN LICENSEES

ABERDEEN	American General Finance, Inc. d/b/a Credit Centers, Inc. City Finance Company Easy Finance of Aberdeen First Family Financial Services National Loans, Inc. d/b/a First Security Finance, Inc. United Credit Corp.
ACKERMAN	Ackerman Finance, Inc.
AMORY	American General Finance, Inc. d/b/a Credit Centers, Inc. Amory Finance Corporation Best Financial Services, Inc. Budget Financial Services, Inc. Commerce Finance Company East Finance of Amory Fidelity National Corporation d/b/a Republic Finance, Inc. First Family Financial Services Money, Inc. of Amory Monroe County Finance, Inc. Personal Finance Corporation
ASHLAND	National Loans, Inc. d/b/a Third National Loans
BALDWYN	Baldwyn Finance Co., Inc.
BATESVILLE	American General Finance, Inc. d/b/a Credit Centers, Inc. City Finance Company First Family Financial Services Gulfco Finance Company National Loans, Inc. d/b/a First National Loans Norwest Financial Mississippi, Inc. Personal Finance Corporation Treasurer Loans of Batesville
BAY SPRINGS	Capital Loans, Inc. SunSouth Financial Corporation Bay Springs Finance Co., Inc. Kentucky Finance Co., Inc. Money, Inc. of Bay Springs American General Finance, Inc. d/b/a Credit Centers, Inc.
BAY ST. LOUIS	City Finance Company Coast Electric Power Association Fidelity National Corporation d/b/a Republic Finance, Inc. Kentucky Finance Co., Inc.
BELZONI	First Tower Loan, Inc. d/b/a Tower Loan of Belzoni Peoples Financial Services of the Delta, Inc.
BILOXI	All Purpose Finance, Inc. American General Finance, Inc. d/b/a Credit Centers, Inc.

BILOXI (continued)	American General Finance, Inc. Fidelity Financial Services, Inc. Fidelity National Corporation d/b/a Republic Finance, Inc. First Family Financial Services Kentucky Finance Co., Inc. Mercury Finance Co. of MS Mississippi Power Company Sun Finance Company, Inc. d/b/a Sun Financial Center of Biloxi Tower Loan of Mississippi
BOONEVILLE	American General Finance, Inc. d/b/a Credit Centers, Inc. City Finance Company Fidelity National Corporation d/b/a Republic Finance, Inc. First Family Financial Services Magnolia Financial of Booneville, Inc. National Loans, Inc. d/b/a First National Loans
BRANDON	American General Finance, Inc. Norwest Financial Mississippi, Inc.
BROOKHAVEN	American General Finance, Inc. d/b/a Credit Centers, Inc. Brookhaven Financial Services, Inc. Commercial Credit Corporation Easy Finance of Mississippi, Inc. Fidelity National Corporation d/b/a Republic Finance, Inc. First Family Financial Services First Tower Loan, Inc. d/b/a Tower Loan of Brookhaven Kentucky Finance Co., Inc. Ole Brook Finance Company Personal Finance Corporation Tri-County Financial, Inc. United Credit Corp.
BRUCE	Community Finance of Mississippi, Inc. Gulfco Finance Company Money Mart, Inc. National Loans, Inc. d/b/a First National Loans
CALHOUN CITY	Community Finance of Mississippi, Inc. Easy Credit, Inc.
CANTON	American General Finance, Inc. d/b/a Credit Centers, Inc. Easy Finance Company First Family Financial Services Tower Loan of Mississippi
CARTHAGE	American General Finance, Inc. d/b/a Credit Centers, Inc. Atco Co., Inc. of Carthage Family Budget Service of Carthage First Carthage Finance, Inc. Tower Loan of Mississippi Wheel-In Finance Company

CHARLESTON	Criswell Finance Company Easy Credit, Incorporated
CLARKSDALE	City Finance Company First Family Financial Service Hartford Financial Services National Loans, Inc. d/b/a Third National Loans Third Union Finance, Inc. d/b/a Union Finance
CLEVELAND	American General Finance, Inc. d/b/a Credit Centers, Inc. Beneficial Mississippi, Inc. City Finance Company Defenbaugh & Co. of Cleveland, Inc. Easy Finance of Mississippi, Inc. First Family Financial Services National Loans, Inc. d/b/a Third National Loans Norwest Financial Mississippi, Inc. Valley Financial Services, Inc. d/b/a Money Tree Financial Services
CLINTON	American General Finance, Inc. d/b/a Credit Centers, Inc. Personal Finance Corporation
COLLINS	Citizens Financial Services Corporation Community Credit, Inc. Dixieland Finance, Inc. First Tower Loan, Inc. d/b/a Tower Loan of Collins
COLUMBIA	American General Finance, Inc d/b/a Credit Centers, Inc. Citizens Financial Services Corporation Columbia Financial Services, Inc. Fidelity National Corporation d/b/a Republic Finance, Inc. First Family Financial Services First Tower Loan, Inc. d/b/a Tower Loan of Columbia Foxworth Finance Company Kentucky Finance Co., Inc.
COLUMBUS	American General Finance, Inc. American General Finance, Inc. d/b/a Credit Centers, Inc. Avco Financial Services of MS, Inc. Beneficial Mississippi, Inc. City Finance Company Commercial Credit Corporation Easy Finance of Columbus Fidelity National Corporation d/b/a Republic Finance, Inc. First Family Financial Services Fleet Finance, Inc. Franklin Finance Corporation Magnolia Financial Services Corp. Norwest Financial Mississippi, Inc. Personal Finance Corporation

CORINTH	American General Finance, Inc. d/b/a Credit Centers, Inc. City Finance Company Commercial Credit Corporation Easy Finance of Corinth, Inc. First Family Financial Services First State Loans of Corinth, Inc. Norwest Financial Mississippi, Inc. Personal Finance Corporation Treasurer Loans, Inc. Treasurer Loans, Inc. d/b/a Security Credit
CRYSTAL SPRINGS	Great Southern Finance Co., Inc. Sun Finance Corporation Sunburst Financial Services d/b/a Rapid Finance Company Tower Loan of Mississippi
DeKALB	Kemper Finance, Inc.
DREW	Tower Loan of Mississippi
ELLISVILLE	Tower Loan Brokers of Ellisville
EUPORA	Personal Finance Corporation Tower Loan of Mississippi Webster Finance, Inc.
FOREST	American General Finance, Inc. d/b/a Credit Centers, Inc. First Family Financial Services First Forest Finance, Inc. Forest Financial Services, Inc. Personal Finance Corporation Tower Finance Company, Inc.
FULTON	City FInance Company Itawamba Loans, Inc. Personal Finance Corporation Tenn Tom Loans, Inc.
GAUTIER	U S A Premium Finance Company
GREENVILLE	American General Finance, Inc. American General Finance, Inc. d/b/a Credit Centers, Inc. City Finance Company Commercial Credit Corporation Fleet Finance, Inc. Gulfco Finance Company Norwest Financial Mississippi, Inc. Security Credit, Inc. Tower Loan of Mississippi
GREENWOOD	American General Finance, Inc. d/b/a Credit Centers, Inc. BMD, Inc. City Finance Company Commercial Credit Corporation Easy Finance of Mississippi, Inc. Fidelity National Corporation d/b/a Republic Finance, Inc. First Family Financial Services Gulfco Finance Company

GREENWOOD (continued)	Mutual Credit Corporation
	Peoples Financial Services of the Delta, Inc.
	Tower Loan of Mississippi
	Valley Financial Services, Inc.
	d/b/a Money Tree Financial Services
GRENADA	Allied Credit Corporation of MS
	Beneficial Mississippi, Inc.
	City Finance Company
	Commercial Credit Corporation
	Defenbaugh Finance
	Fidelity National Corporation
	d/b/a Republic Finance, Inc.
	First Family Financial Services
	Gulfco Finance Company
	Liberty Finance Co., Inc.
	d/b/a Hartford Finance Co.
	Norwest Financial Mississippi, Inc.
	Personal Finance Corporation
	Sunburst Financial Services
	d/b/a Rapid Finance Company
	Treasurer Loans of Batesville
GULFPORT	Airport Financial Services, Inc.
	Allstate Discount & Credit Corp.
	American General Finance, Inc.
	d/b/a Credit Centers, Inc.
	American General Finance, Inc.
	Central Financial Services
	City Finance Company
	Coastal Credit, Inc.
	Commercial Credit Corporation
	Commercial Securities Company, Inc.
	Credit Plan of Gulfport
	Easy Finance of Mississippi, Inc.
	Fidelity National Corporation
	d/b/a Republic Finance, Inc.
	First Family Financial Services
	First Tower Loan, Inc.
	d/b/a Tower Loan of East Gulfport
	Gulf Islands Credit, Inc.
	Harrison Financial Services, Inc.
	Kentucky Finance Co., Inc.
	Mississippi Power Company
	NationsCredit Financial Services Corporation
	Norwest Financial Mississippi, Inc.
	Personal Finance Corporation
	Pioneer Credit Company
	Southern Finance of Gulfport, Inc.
	Standard Financial Services, Inc.
	Sunburst Financial Services, Inc.
	d/b/a Rapid Finance Company
	Tower Loan of Mississippi
	United Companies Lending Corp.
HATTIESBURG	Allied Credit Corporation of MS
	American General Finance, Inc.
	American General Finance, Inc.
	d/b/a Credit Centers, Inc.
	C M B Financial Services
	Central Financial Services

HATTIESBURG (continued)	Citizens Financial Services Corporation Commercial Credit Corporation Commercial Credit Corporation Commercial Securities Company, Inc. Easy Finance of Mississippi, Inc. Fidelity National Corporation d/b/a Republic Finance, Inc. First Family Financial Services First Tower Loan, Inc. d/b/a Tower Loan of South Hattiesburg Fleet Finance, Inc. H.F.S. of Hattiesburg, Inc. d/b/a Hartford Finance Company J C Financial Services, Inc. Jet Finance Service, Inc. Mississippi Power Company Norwest Financial Mississippi, Inc. Personal Finance Corporation Prime Finance, Inc. Security Finance Corp. of Georgia d/b/a Security Finance Sunburst Financial Services d/b/a Rapid Finance Co. Tower Loan of Mississippi United Companies Lending Corp. United Credit Corp. of Hattiesburg
HAZLEHURST	American General Finance, Inc. d/b/a Credit Centers, Inc. Copiah Finance Co., Inc. First Family Financial Services
HERNANDO	National Loans, Inc. d/b/a Third National Loans
HOLLANDALE	Peoples Financial Services of the Delta, Inc.
HOLLY SPRINGS	American General Finance, Inc. d/b/a Credit Centers, Inc. City Finance Company First Family Financial Services National Loans, Inc. d/b/a First Fidelity Loans National Loans, Inc. d/b/a First National Loans
HORN LAKE	First Family Financial Services Personal Finance Corporation Southaven Loan & Investment
HOUSTON	First Family Financial Services Money Mart, Inc. Personal Finance Corporation United Credit Corp.
INDIANOLA	American General Finance, Inc. d/b/a Credit Centers, Inc. City Finance Company First Family Financial Services First Tower Loan, Inc. d/b/a Tower Loan of Indianola Gulfco Finance Company Peoples Finance, Inc.

INDIANOLA (continued)	Peoples Financial Services of the Delta, Inc. d/b/a Guaranty Finance Valley Financial Services, Inc. d/b/a Money Tree Financial Services
IUKA	American General Finance, Inc. d/b/a Credit Centers, Inc. City Finance Company National Loans, Inc. d/b/a First National Loans Personal Finance Corporation
JACKSON	A B C Finance Corporation Alfa Financial Corporation Allied Credit Corporation of MS American General Finance, Inc. American General Finance, Inc. American General Finance, Inc. Associates Commercial Corporation Beneficial Mississippi, Inc. Better Finance, Inc. Blazer Financial Services, Inc. City Finance Company Commercial Credit Corporation Commercial Credit Corporation Commercial Credit Corporation Community Money Center, Inc. Credit Plan of Jackson, Inc. DAC Mortgage Company Easy Finance of Mississippi, Inc. Fidelity Financial Services, Inc. Fidelity Financial Services, Inc. Financial Services of Mississippi, Inc. First Family Financial Services First Family Financial Services First Tower Loan, Inc. d/b/a Tower Loan of Northwest Jackson Fleet Finance, Inc. Friendly Finance Company, Inc. Globe Finance Company, Inc. Goldome Credit Corporation Green Tree Financial Corp.--Mississippi Gulfco Finance Company Hartford Financial Services Hinds Securities Company, Inc. Kentucky Finance Co., Inc. Loan Service of Pearl, Inc. d/b/a David's Loan Service M & F Financial Services Metro Finance, Inc. Metropolitan Mortgage Corporation Mississippi Short Term Loan Assn., Inc. NationsCredit Financial Services Corporation Norwest Financial Mississippi, Inc. Personal Finance Corporation Phoenix Financial Service, Inc. RMC Financial Corporation Security Finance Corp. of Georgia d/b/a Security Finance Southern Cross Insurance Services

JACKSON (continued)	Sunburst Financial Services d/b/a Rapid Finance Company Sunburst Financial Services d/b/a Rapid Finance Company Tillman Finance Company Tower Loan of Mississippi Tower Loan of Mississippi Tower Loan of Mississippi Transamerica Financial Services, Inc. TransFinancial Corporation United Companies Lending Corp. United Credit Corp. Valley Financial Services, Inc. d/b/a Money Tree Financial Services White System of Jackson, Inc. Whiteway Finance Company, Inc. d/b/a Mutual Finance, Inc.
KOSCIUSKO	Fidelity National Corporation d/b/a Republic Finance, Inc. First Family Financial Services Industrial Finance Corporation Kosciusko Credit Corporation Personal Finance Corporation State Financial Services Tower Loan of Mississippi United Credit Corp.
LAUREL	A B C Loans, Inc. Allied Credit Corporation of MS American General Finance, Inc. American General Finance, Inc. d/b/a Credit Centers, Inc. Barnett Financial Services, Inc. Capital Loans, Inc. City Finance Company Commercial Credit Corporation Credit Express, Inc. First Family Financial Services Jones County Finance Company Kentucky Finance Co., Inc. Laurel Loans, Inc. Mississippi Power Company Sunburst Financial Services, Inc. d/b/a Rapid Finance Company Tower Loan of Mississippi
LELAND	First Tower Loan, Inc. d/b/a Tower Loan of Leland
LEXINGTON	First Tower Loan, Inc. d/b/a Tower Loan of Lexington Peoples Financial Services of the Delta, Inc.
LIBERTY	S W Loans, Inc.
LOUISVILLE	American General Finance, Inc. d/b/a Credit Centers, Inc. First Family Financial Services Fleet Finance, Inc. Kentucky Finance Co., Inc. Louisville Credit Corporation Tower Loan of Mississippi United Credit Corp.

LUCEDALE	First Family Financial Services Personal Finance Corporation South Mississippi Finance Company
MACON	Crespino's Finance First Family Financial Services Noxubee Finance Incorporated
MAGEE	American General Finance, Inc. d/b/a Credit Centers, Inc. Fidelity National Corporation d/b/a Republic Finance, Inc. First Family Financial Services Premium Credit Corporation Sun Finance Corporation United Credit Corp.
MAGNOLIA	Lively Finance Company of McComb, Inc.
McCOMB	American General Finance, Inc. d/b/a Credit Centers, Inc. City Finance Company Commercial Credit Corporation Delwest Financial Services, Inc. Easy Finance of Mississippi, Inc. Fidelity National Corporation d/b/a Republic Finance, Inc. First Family Financial Services I C Financial Services, Inc. Kentucky Finance Co., Inc. McComb Financial, Inc. Money Center, Inc. Personal Finance Corporation Pikco Finance, Inc.
MEADVILLE	Franklin County Financial Services
MENDENHALL	Express Finance Co. First Tower Loan, Inc. d/b/a Tower Loan of Mendenhall
MERIDIAN	American General Finance, Inc. American General Finance, Inc. American General Finance, Inc. d/b/a Credit Centers, Inc. Beneficial Mississippi, Inc. Best Credit Corporation Central Financial Services Central Financial Services d/b/a Meridian Financial Services City Finance Company Commercial Credit Corporation Dorman Finances, Inc. Fidelity Financial Services, Inc. Fidelity National Corporation d/b/a Republic Finance, Inc. First Credit Corporation First Family Financial Services Franklin Finance Corporation G & L Credit Corp. Kentucky Finance Co., Inc. King Loan Service, Inc. Loans, Inc.

MERIDIAN (continued)	Metro Loan Corporation Mississippi Power Company Norwest Financial Mississippi, Inc. Sunburst Financial Services, Inc. d/b/a Rapid Finance Company Sunburst Financial Services, Inc. d/b/a Rapid Finance Company Total Finance, Inc. Town Finance Corporation Twin States Finance, Inc. United Credit Corp. White System of Meridian, Inc.
MONTICELLO	Citizens Financial Services Corporation Pioneer Credit Company
MORTON	Community Financial Services Morton Finance Company, Inc.
MOSS POINT	Delwood Finance, Inc. First Family Financial Services Magnolia Finance of Moss Point, Inc.
NATCHEZ	American General Finance, Inc. American General Finance, Inc. d/b/a Credit Centers, Inc. Beneficial Mississippi, Inc. Delta Finance Company, Inc. First Family Financial Services First Tower Loans, Inc. d/b/a Tower Loan of Natchez General Finance Corporation Personal Finance Corporation Southwest Finance Corporation
NETTLETON	Personal Finance Corporation
NEW ALBANY	American General Finance, Inc. d/b/a Credit Centers, Inc. Commerce Finance Company Easy Finance of New Albany Fidelity National Corporation d/b/a Republic Finance, Inc. First Family Financial Services National Loans, Inc. d/b/a Third National Loans Personal Finance Corporation Premium Payments United Credit Corp. Valley Financial Services, Inc. d/b/a Money Tree Financial Services
NEWTON	First Family Financial Services First Tower Loan, Inc. d/b/a Reliable Finance of Newton Loans, Inc. of Newton Tower Finance Company, Inc.
OCEAN SPRINGS	Beneficial Mississippi, Inc. Central Financial Services, Inc. Gulf Coast Financial Services, Inc. Norwest Financial Mississippi, Inc.
OKOLONA	City Finance Company

OLIVE BRANCH	American General Finance, Inc. d/b/a Credit Centers, Inc. City Finance Company National Loans, Inc. d/b/a First National Loans Personal Finance Corporation
OXFORD	Allied Credit Corporation of MS City Finance Company Commercial Credit Corporation Downtown Finance of Oxford, Inc. First Family Financial Services National Loans, Inc. d/b/a Third National Loans Norwest Financial Mississippi, Inc. Oxford Loan & Finance Company Tower Loan of Mississippi
PASCAGOULA	American General Finance, Inc. d/b/a Credit Centers, Inc. American General Finance, Inc. City Finance Company Commercial Credit Corporation Commercial Securities Company, Inc. Heidelberg Enterprises, Inc. d/b/a Quick Finance Company Kentucky Finance Co., Inc. Mississippi Power Company Norwest Financial Mississippi, Inc. Sunburst Financial Services d/b/a Rapid Finance Company Tower Loan of Mississippi
PEARL	American General Finance, Inc. d/b/a Credit Centers, Inc. Capital Loans, Inc. First Family Financial Services Hoover Finance Company Kentucky Finance Co., Inc. Loan Service of Pearl, Inc. d/b/a Patsy McGee Loan Service M & F Financial Services Personal Finance Corporation Pioneer Credit Company Sharp Financial Services Sunburst Financial Services d/b/a Rapid Finance Company Tillman Finance Company Tower Loan of Mississippi
PELAHATCHIE	Community Financial Services, Inc.
PETAL	Citizens Financial Services Corporation Personal Finance Corporation Prime Finance, Inc.
PHILADELPHIA	American General Finance, Inc. d/b/a Credit Centers, Inc. Burkes Finance City Finance Company First Family Financial Services Philadelphia Finance Corp.

PHILADELPHIA (continued)	Sunburst Financial Services, Inc. d/b/a Rapid Finance Company Tower Loan of Mississippi Westside Finance (Robt. Herrington & Dennis Weaver d/b/a)
PICAYUNE	American General Finance, Inc. d/b/a Credit Centers, Inc. Central Financial Services, Inc. Easy Finance of Mississippi, Inc. First Family Financial Services First Federal Finance, Inc. Harrison Financial Services, Inc. NationsCredit Financial Services Corporation Tower Loan of Mississippi
PONTOTOC	City Finance Company Downtown Finance Company, Inc. Gulfco Finance Company Money Mart, Inc. Peoples Finance Company of Pontotoc Personal Finance Corporation Pontotoc Loans, Inc. Treasurer Loans, Inc. of Pontotoc Valley Financial Services, Inc. d/b/a Money Tree Financial Services
POPLARVILLE	Southern Financial Services, Inc. Tower Loan of Mississippi
PORT GIBSON	Southern Credit Corporation Tower Loan of Mississippi
PRENTISS	Citizens Financial Services Corporation Easy Finance of Mississippi, Inc. First Tower Loan, Inc. d/b/a Tower Loan of Prentiss Stamps Guaranty Inc.
PURVIS	Southern Financial Services, Inc.
QUITMAN	Central Financial Services Pioneer Credit Company Quitman Financial Corporation Waynesboro Money Center, Inc. d/b/a The Money Center
RALEIGH	Community Financial Services, Inc.
RAYMOND	Hinds Financial Services, Inc.
RICHLAND	Hoover Finance Company
RICHTON	T Bar T, Inc. d/b/a Trigg Finance & Loans
RIDGELAND	Fidelity Financial Services, Inc. MS Financial, Inc. MS Financial Services, Inc. Norwest Financial Mississippi, Inc. Shelter Financial Services
RIPLEY	American General Finance, Inc. d/b/a Credit Centers, Inc. Capitol Loans of Ripley, Inc. City Finance Company National Loans, Inc. d/b/a Third National Loans Personal Finance Corporation

RIVERWOOD	NOVUS Credit Services, Inc.
ROLLING FORK	First Tower Loan, Inc. d/b/a Tower Loan of Rolling Fork
SALTILLO	Sunbelt Financial Services, Inc.
SARDIS	Tower Loan of Mississippi Treasurer Loans of Batesville
SCOOBA	Heritage Financial Services
SEBASTOPOL	Sebastopol Finance
SENATOBIA	American General Finance, Inc. d/b/a Credit Centers, Inc. City Finance Company First Family Financial Services Gulfco Finance Company Massey Loans, Inc. National Loans, Inc. d/b/a First National Loans Norwest Financial Mississippi, Inc. Personal Finance Corporation Tower Loan of Mississippi
SOUTHAVEN	American General Finance, Inc. Blazer Financial Services, inc. City Finance Company Commercial Credit Corporation Fleet Finance, Inc. National Loans, Inc. d/b/a Third National Loans Norwest Financial Mississippi, Inc. Norwest Financial Mississippi, Inc. Pioneer Credit Company United Credit Corp.
STARKVILLE	American General Finance, Inc. d/b/a Credit Centers, Inc. City Finance Company Commercial Credit Corporation Fidelity National Corporation d/b/a Republic Finance, Inc. First Family Financial Services Magnolia Financial Services Corp. Personal Finance Corporation Tower Loan of Mississippi
TUNICA	First Tower Loan, Inc. d/b/a Tower Loan of Tunica National Loans, Inc. d/b/a First National Loans
TUPELO	Allied Credit Corporation of MS American General Finance, Inc. American General Finance, Inc. d/b/a Credit Centers, Inc. Beneficial Mississippi, Inc. BesWa Finance #2, Inc. City Finance Company Commercial Credit Corporation Credit Plan of Tupelo, Inc. Danco Finance, Inc. East Heights Finance, Inc.

TUPELO (continued)	Easy Finance of Tupelo
	Fidelity National Corporation
	d/b/a Republic Finance, Inc.
	First Family Financial Services
	Fleet Finance, Inc.
	Gulfco Finance Company
	Magnolia Financial, Inc.
	National Loans, Inc.
	d/b/a First National Loans
	NationsCredit Financial Services Corporation
	Norwest Financial Mississippi, Inc.
	Personal Finance Corporation
	Personal Finance Corporation
	Tombigbee Finance Company, Inc.
	Treasurer Loans, Inc. of Tupelo
	Valley Financial Services, Inc.
	d/b/a Money Tree Financial Services
TYLERTOWN	Pioneer Credit Company
	Tower Loan of Mississippi
	Walthall Finance Company
UNION	Union Finance Company, Inc.
VICKSBURG	American General Finance, Inc.
	d/b/a Credit Centers, Inc.
	City Finance Company
	Commercial Credit Corporation
	Fleet Finance, Inc.
	Kentucky Finance Co., Inc.
	Magnolia Financial Services Corporation
	Merchants Credit Company
	Personal Finance Corporation
	Tower Corporation
	Tower Loan of Mississippi
	d/b/a Reliable Finance of Vicksburg
WATER VALLEY	City Finance Company
	Gulfco Finance Company
	Money Mart, Inc.
WAYNESBORO	Central Financial Services
	City Finance Company
	First Family Financial Services
	Kentucky Finance Co., Inc.
	Preferred Financial Services, Inc.
	Tower Loan Brokers of Waynesboro
	Waynesboro Money Center
WEST [illegible]NT	American General Finance, Inc.
	d/b/a Credit Centers, Inc.
	City Finance Company
	Fidelity National Corporation
	d/b/a Republic Finance, Inc.
	First Family Financial Services
	First National Finance Company
	d/b/a West Point Finance Company
	Personal Finance Corporation
	Pioneer Credit Company
	Tower Loan of Mississippi

WIGGINS	First Tower Loan, Inc. d/b/a Tower Loan of Wiggins
WINONA	Butler Finance Company City Finance Company Fidelity Underwriters, Inc. d/b/a Fidelity Finance First Family Financial Services Gulfco Finance Company Mid-State Loan Company Money Mart, Inc.
WOODVILLE	Mississippi Loans, Inc. S W Loans, Inc.
YAZOO CITY	American General Finance, Inc. d/b/a Credit Centers, Inc. City Finance Company First Family Financial Services Tower Loan of Mississippi United Credit Corp.

MOTOR VEHICLE SALES FINANCE LICENSEES

ALABAMA	Mobile	World Omni Financial Corp.
		Chrysler Credit Corporation
CALIFORNIA	Anaheim	Lobel Financial Corporation
	San Diego	Security Pacific Financial Services
COLORADO	Englewood	Vanguard American Finance Corporation
FLORIDA	Boca Raton	Auto Marketing Network, Inc.
	Casselberry	Mitsubishi Motors Credit of America
GEORGIA	Atlanta	Porsche Credit Corporation
		C I T Group/Equipment Financing
		C I T Group/Sales Financing, Inc.
		Ford Motor Credit Company
		General Electric Capital Corp.
		Mercedes-Benz Credit Corporation
		Navistar Financial
		ORIX Credit Alliance, Inc.
		ORIX Credit Alliance, Inc.
	Roswell	American Honda Finance Corp.
	Smyrna	Fleetwood Credit Corporation
	Tucker	Ford Motor Credit Company
		PACCAR Financial Corporation
ILLINOIS	Deerfield	Deutsche Credit Corporation
		V W Credit, Inc.
	Lisle	Mercedes-Benz Credit Corporation
	Wood Dale	Household Retail Services, Inc.
IOWA	West Des Moines	Deere Credit, Inc.
LOUISIANA	Baton Rouge	Toyota Motor Credit Corp.
MICHIGAN	Buchanan	Clark Credit Corporation
MISSOURI	Ballwin	Citicorp National Services, Inc.
	Chesterfield	Hyundai Motor Finance Company
MISSISSIPPI	Aberdeen	United Credit Corp. of Aberdeen
	Amory	Best Financial Services, Inc.
	Batesville	Gulfco Finance Company
		Norwest Financial Mississippi, Inc.
	Bay St. Louis	City Finance Company
	Biloxi	American General Finance, Inc.
		Fidelity Financial Services
		General Motors Acceptance Corp.
		Mercury Finance Co. of MS
		Saab Financial Services Corp.
	Booneville	American General Finance, Inc.
	Brandon	Norwest Financial Mississippi, Inc.
	Brookhaven	Commercial Credit Corporation
	Bruce	Gulfco Finance Company
	Calhoun City	Automotive Finance Co., Inc.
	Clarksdale	City Finance Company
	Cleveland	Norwest Financial Mississippi, Inc.
	Columbus	American General Finance, Inc.
		Fleet Finance, Inc.
		Norwest Financial Mississippi, Inc.
	Corinth	City Finance Company
		Commercial Credit Cororation
		Norwest Financial Mississippi, Inc.

Crystal Springs	Tower Loan of Mississippi, Inc.
Greenville	American General Finance, Inc.
	City Finance Company
	Fleet Finance, Inc.
	Mercury Finance Company of Mississippi
	Norwest Financial Mississippi, Inc.
Greenwood	BMD, Inc.
	City Finance Company
	Gulfco Finance Company
	Valley Financial Services, Inc.
	d/b/a Money Tree Financial Services
Grenada	Allied Credit Corporation of MS
	City Finance Company
	Gulfco Finance Company
	Norwest Financial Mississippi, Inc.
Gulfport	Airport Financial Services, Inc.
	American General Finance, Inc.
	Commercial Credit Corporation
	Gerry Lane Acceptance Corp.
	d/b/a Car Now Acceptance Corp.
	Harrison Financial Services, Inc.
	NationsCredit Financial Services, Corp.
	Norwest Financial Mississippi, Inc.
	Sun Coast Finance and Leasing, Inc.
Hattiesburg	Allied Credit Corporation of MS
	American General Finance, Inc.
	Commercial Credit Corporation
	Mississippi Motors
	Norwest Financial Mississippi, Inc.
	Prime Finance, Inc.
	Ryan Motors, Inc.
	d/b/a Automotive Financial Services
Horn Lake	Personal Finance Corporation
Indianola	Gulfco Finance Company
Jackson	Allied Credit Corporation of MS
	American General Finance, Inc.
	American General Finance, Inc.
	American General Finance, Inc.
	Associates Commercial Corp.
	Bon Vivant Finance, Inc.
	City Finance Company
	Fidelity Financial Services
	Financial Services of Miss., Inc.
	First Family Financial Services
	Fleet Finance, Inc.
	Ford Motor Credit Company
	General Motors Acceptance Corp.
	Green Tree Financial Corp.--Mississippi
	Gulfco Finance Company
	Metro Finance, Inc.
	NationsCredit Financial Services Corp.
	Norwest Financial Mississippi, Inc.
	Saab Financial Services Corp.
	United Credit Corp. of Jackson
	Valley Financial Services, Inc.
	d/b/a Money Tree Financial Services

Laurel	Allied Credit Corporation of MS
	American General Finance, Inc.
	Commercial Credit Corporation
Louisville	Fleet Finance, Inc.
McComb	City Finance Company
	Pikco Finance, Inc.
Meadville	Meadville Auto, Inc.
	d/b/a C & C Motors
Meridian	American General Finance, Inc.
	American General Finance, Inc.
	Fidelity Financial Services
	G & L Credit Corp.
	General Motors Acceptance Corp.
	King Loan Service, Inc.
	Norwest Financial Mississippi, Inc.
	Total Finance, Inc.
Natchez	American General Finance, Inc.
New Albany	Valley Financial Services, Inc.
	d/b/a Money Tree Financial Services
Ocean Springs	Action Financial Corporation
	Norwest Financial Mississippi, Inc.
Okolona	City Finance Company
Olive Branch	City Finance Company
Oxford	Allied Credit Corporation of MS
	Norwest Financial Mississippi, Inc.
Pascagoula	American General Finance, Inc.
	Auto Credit, Inc.
	Norwest Financial Mississippi, Inc.
Picayune	Harrison Financial Services, inc.
	NationsCredit Financial Services Corp.
Pontotoc	City Finance Company
	Gulfco Finance Company
	Valley Financial Services, Inc.
	d/b/a Money Tree Financial Services
Port Gibson	Thames Motor Co., Inc.
Raymond	Hinds Financial Services, Inc.
Ridgeland	Chrysler Credit Corporation
	Fidelity Financial Services
	MS Financial, Inc.
	MS Financial Services, Inc.
	Norwest Financial Mississippi, Inc.
	Shelter Financial Services
Senatobia	City Finance Company
	Gulfco Finance Company
	Norwest Financial Mississippi, Inc.
Southaven	American General Finance, Inc.
	City Finance Company
	Norwest Financial Mississippi, Inc.
	Norwest Financial Mississippi, Inc.
Starkville	City Finance Company
	Allied Credit Corporation of MS
	American General Finance, Inc.
	Fleet Finance, Inc.
	Ford Motor Credit Company
	General Motors Acceptance Corp.
	Gulfco Finance Company
	NationsCredit Financial Services Corp.

		Norwest Financial Mississippi, Inc.
		Transportation Motors Acceptance Corp.
		Valley Financial Services, Inc.
		d/b/a Money Tree Financial Services
	Vicksburg	Fleet Finance, Inc.
	Water Valley	Gulfco Finance Company
	Waynesboro	City Finance Company
	West Point	City Finance Company
	Winona	City Finance Company
		Gulfco Finance Company
NEW JERSEY	Montvale	Volvo Car Finance, Inc.
		Volvo Finance North America, Inc.
	Secaucus	ORIX Credit Alliance, Inc.
	Woodcliff Lake	B M W Financial Services NA, Inc.
NEW YORK	Williamsville	General Electric Capital Loan Services, Inc.
NORTH CAROLINA	Greensboro	VT Finance, Inc.
	Charlotte	Ford Motor Credit Company
OHIO	Solon	National Auto Credit, Incorporated
OKLAHOMA	Oklahoma City	C I T Group/Sales Financing, Inc.
TENNESSEE	Memphis	Chrysler Credit Corp.
		First Merchants Acceptance Corporation
		Ford Motor Credit Corporation
		General Motors Acceptance Corp.
	Nashville	Primus Automotive Financial Services, Inc.
		Primus Automotive Financial Services, Inc.
		d/b/a Subaru American Credit
		Primus Automotive Financial Services, Inc.
		d/b/a Mazda American Credit
TEXAS	Dallas	Auto One Acceptance Corporation
		Jayhawk Acceptance Corporation
		Primus Automotive Financial Services, Inc.
		d/b/a Mazda American Credit
		Primus Automotive Financial Services, Inc.
		Primus Automotive Financial Services, Inc.
		d/b/a Subaru American Credit
	Houston	General Electric Capital Corp.
		Gulf States Finance Company
		d/b/a Automotive Acceptance Company
	Irving	Nissan Motor Acceptance Corp.
	Roanoke	Mercedes-Benz Credit Corporation
WISCONSIN	Menomonee Falls	Dealers Credit, Incorporated
	Racine	Case Corporation

SALE OF CHECKS LICENSEES

State	City	Name	Additional Locations
Arizona	Phoenix	Circle K Money Orders Corporation	31
Colorado	Englewood	Integrated Payment Systems, Inc.	1
Georgia	Atlanta	North American Money Order Company	1
Illinois	Chicago	Citicorp Services, Inc.	299
Kentucky	Louisville	Mid-America Money Order Company	10
Louisiana	Alexandria	National Bonded Money Order, Inc.	127
Minnesota	Minneapolis	Travelers Express Company, Inc.	696
		Travelers Express Co., Inc. d/b/a Republic Money Order Company	166
Mississippi	Louisville	V & V, Inc.	7
	Gulfport	Game Financial Corporation of Mississippi	1
	Water Valley	Bill Larson d/b/a Larson Money Order	6
Missouri	Sikeston	Piggly Wiggly Mid-South, Inc.	24
New York	New York	American Express Travel Related Services Company, Inc.	209
		Barclays Bank PLC	119
		Citicorp	0
		Interpayment Services Limited	240
		Societe Francaise de Cheque de Voyage	1
		Travellers Cheque Associates Limited	3
New Jersey	Princeton	Thomas Cook, Inc.	20
	Upper Saddle	Western Union Financial Services, Inc.	296
Tennessee	Brentwood	Comdata Network, Inc.	286
Texas	Fort Worth	FFP Partners, L.P. d/b/a Financial Express Money Order Co.	5
	Sulphur Springs	GSC Enterprises, Inc. d/b/a Fidelity Express Money Order Company	3

PREMIUM FINANCE LICENSEES

State	City	Name
Arizona	Mesa	National IPF Company
California	Calabasas	Premium Finance Corporation
Florida	Tampa	Agency Services, Inc. d/b/a Agency Premium Services, Inc.
Georgia	Atlanta	A. I. Credit Corp.
Illinois	Deerfield	First Premium Services, Inc.
Kentucky	Louisville	Premium Financing Specialists, Inc. d/b/a Financing Specialists
Louisiana	Baton Rouge	Old South Financial, Inc.
Massachusetts	Worcester	AMGRO, Inc.
Mississippi	Crystal Springs	Premium Finance Services, Inc. of Mississippi
	Jackson	American Federated Insurance Company
		Mid-South Premium Finance Company
		Premium Assignment Corporation
	Ridgeland	Underwriters Group Services, Inc.
Missouri	St. Louis	Universal Premium Acceptance Corporation
New Jersey	Edison	Imperial Premium Finance, Inc.
New York	Williamsville	Transamerica Insurance Finance Corporation
North Carolina	Burlington	Transportation Insurance Premium Services, Inc.
Pennsylvania	Philadelphia	Cananwill, Inc.
	York	Yorktowne Premium Finance Company
South Carolina	Columbia	Premium Service/Norwest Financial Coast, Inc.
Tennessee	Memphis	Premium Finance Corporation of America, Inc.
	Nashville	Direct Insurance Company

PAWNBROKERS LICENSED IN 1993

City	Name
ABERDEEN	45 Pawn Shop
	B & M Trading & Pawn Shop
AMORY	Amory Pawn & Gun Shop
	Phillip's Pawn Shop
BATESVILLE	Batesville Pawn Shop, Inc.
	Jimmy Smith Pawn Shop & Trading Post
BELZONI	Turner's Pawn Shop
BILOXI	A Park N Pawn
	American Exchange, Inc.
	Beach Pawn & Gun
	Biloxi Pawn & Auto, Inc.
	Cedar Lake Pawn & Gun
	Edgewater Pawn & Trade, Inc.
	EZ Pawn & Gun
	Gulf Coast Jewelry Exchange
	Pass Road Pawn & Gun
	Pat O'Neal's Buy & Sell
	Tropical Pawn & Trade, Inc.
BOONEVILLE	Billy's Pawn Shop
BRANDON	Brandon Gun and Pawn
BROOKHAVEN	Old Bus Stop Pawn Shop
	Pruitt's Pawn & Gun
	The Gold Nuggett
BURNSVILLE	Burnsville Golden Pawn
BYHALIA	Ingram's Mill Trading Post
CANTON	43 Pawn Shop
	Canton Pawnbrokers, Inc.
	Meredith Trading Post
	USA Pawn & Jewelrycarthagehinkle Gun & Pawn
CLARKSDALE	Clarksdale Pawn Shop, Inc.
	E Z Pawn Mississippi, Inc.
	Krosstown Trade & P awn
CLEVELAND	Danny's Gun & Pawnshop
	E Z Pawn Mississippi, Inc.
	E Z Pawn Mississippi, Inc.
COLUMBUS	Magnolia Manor Pawn Shop
	Pawn Shop
COLUMBUS	Rock's Gun and Pawn
	Trading Post & Pawn Shop
	82 Pawn Shop
	American Eagle Pawnbroker
	City Pawn & Gun Shop
	D & D Trading Post & Pawn Shop
	Gary's Pawn and Gun
	Wayne's Pawn Shop & Trading Post

City	Name
CORINTH	72 Golden Pawn
	Berry's Trading Post
	Bill's Soul Food and Pawn Shop
	Don's Pawn Shop
	John's Jewelry Repair and Loan
	Weathers Pawn Shop
D'IBERVILLE	Fat Charlie's
	Haney's Pawn Shop
	Peavey's Pawn & Gun
	Theresa Morgan & Son Pawn Shop
DECATUR	D & D Pawn #1
DURANT	Durant Gun & Pawn SHop
ECRU	Browning Hardware & Pawn
ELLISVILLE	Harold's Pawn & Gun
	Triple T Junction Pawn SHop
FOREST	D C's Pawn Shop
	Dudley's Gun & Pawn
	Lanny's Pawn Shop
	May's Pawn Shop
FULTON	East Fulton Gun & Bait Shop
	Smitty's Gun & Pawn Shop
GAUTIER	Jerry's Pawn Shop
	Ryder's Pawn and Gun
	Woodie's Pawn & Gun
GREENVILLE	Apache Arms Pawn Shop, Inc.
	Baionis Pawn Shop
	Colonel Bill's Trading Post
GREENVILLE	Pawn Mississippi, Inc.
	E Z Pawn Mississippi, Inc.
	Greenville Pawn & Bargain Center
	H & H Pawn Shop
	Joe's Pawn Shop
	Walnut Street Pawn Shop
	West End Pawn Shop
GULFPORT	Jay Jay's Buy & Sell
	24 Hour Pawn
	American Exchange, Inc.
	Dad's Gold & Silver Exchange
	Eagle Buy & Sell
	Gulf Coast Buy & Sell
	Gulf Trading Post
	JB's Buy & Sell
	Mr. Jack's Broad Avenue Pawn
	Southern Pawn & Gun
GUNTOWN	Donna's Pawn Shop
HARPERVILLE	Ed's Pawn Shop

City	Name
HATTIESBURG	Brian's Pawn & Gun
	City Pawn & Gun Shop, Inc.
	Hub City Pawn Shop, Etc.
	University Pawnbroker's and Jewelers
HAZELHURST	City Pawn Shop, Inc.
HOLLY SPRINGS	C & P Pawn Shop
HORN LAKE	Bullfrog Corner Pawn Shop, Inc.
	Horn Lake Pawn
INDIANOLA	E Z Pawn Mississippi, Inc.
	Turner's Trading Company
JACKSON	Charlie's Pawn Shop
	Downtown Gun & Pawn
	Suit Your Fancy Pawn Shop
KOSCIUSKO	Bufod's Gun & Pawn
	Stewart's Pawn Shop
LAUREL	Bud's Pawn Shop
	E-Z Money Pawn & Trade
	Freestate Pawn Shop
	Rogers Pawn Shop
LELAND	Abdo's Pawn and Jewelry
LEXINGTON	L & K Pawn and Bargain Center
LONG BEACH	Harry's West Railroad Pawn
	Joe's Buy-Sell-Pawn
	Long Beach Pawn
	Mr. Cash
LOUISVILLE	3 to 1 Pawn Shop
	Big Horn Gun & Pawn
	C & A Pawn & Gun
	City Gun & Pawn
	Louisville Gun & Pawn
MARKS	Main Street Pawn Shop
	Marks Pawn Shop
MENDENHALL	Harold's Pawn Shop
MERIDIAN	B & M Pawn & Gun
	Doug's Pawn Shop
	Frontage Road Jewelry & Pawn
	Maxey's Gun & Pawn
	Miss Kay's Jewelry & Pawn
	Queen City Pawn
	Rock House Trading Post
MONTICELLO	Neal's Pawn Shop
MORTON	James H. Martin
	Ricky Goodson Buy Sell or Trading
	Rogers Pawn & Gun

City	Name
MOSS POINT	Chester's Pawn Shop Pawn Mart
NATCHEZ	Mississippi Title Exchange Old South Pawn Shop
NEELY	Johnson's Gun and Pawn Shop
NEW ALBANY	A J's Jewelry & Pawn Vance Exchange Shop
NEWTON	Newton Pawn Shop
OCEAN SPRINGS	J's Pawn & Gun Jerry's Shottin' Irons & Pawn, Inc.
OXFORD	C & P Pawn Shop First Federal Exchange, Inc. Nationwide Gun & Pawn Oxford Pawn Shop
PASCAGOULA	National Discount Jewelry Pab's Pawn & Gun Southern Pawn & Gun Star Loan Co. Pawnbroker
PEARL	At Once Pawn Shop Economy Pawn, Inc. Lofton's Pawn and Coin Shop, Inc. Slay's Pawn Suit Your Fancy Pawn Shop The Barter Shop USA Pawn & Jewelry
PHILADELPHIA	Ingram's Pawn & Loan Philadelphia Gun & Pawn
PICAYUNE	Sportman's Gun and Pawn
PONTOTOC	M & W Pawn Shop
PRENTISS	City Buy & Sell
QUITMAN	Quitman Sporting Goods & Pawn
RAYMOND	Always Friendly Pawn Shop Pee Paw's Pawn & Gun
RICHLAND	49 Pawn & Jewelry, Inc. Pot O' Gold Shop
RIPLEY	Cotton's Gun and Pawn Shop Michey's Rental and Pawn
SENATOBIA	C & P Pawn Shop Senatobia Pawn Shop
SOUTHAVEN	A to Z Pawn A-1 Pawn Shop Dabbs Enterprises

City	Name
STARKVILLE	A & N Gun & Pawn Shop, Inc.
	Boardtown Trading Post
	DeWeese Gun Pawn Trophy Shop, Inc.
	Trulove's Pawn Shop & Trading Post
TUNICA	61 Trade & Pawn
	E Z Pawn Mississippi, Inc.
	Mike's Pawn Shop
VERONA	Southern Pawn Shop
	Verona Trading Post & Pawn Shop
VICKSBURG	Big River Pawn Co.
	Downtown Pawn Shop
	Powell's Place
	Ten Dollar Pawn & Gun, Inc.
WAYNESBORO	City Pawn Shop
	Don's Sports Plus
WEST POINT	Frank's Gallery and Pawn Shop
	Gary's Pawn and Gun
YAZOO CITY	E Z Pawn Mississippi, Inc.

DEPARTMENT OF BANKING AND CONSUMER FINANCE
STATE OF MISSISSIPPI
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